

An Analysis of the River Fishermen Profit-Sharing System: Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution¹, Tuti Anggraini², Waizul Qarni³

Universitas Islam Negeri Sumatera Utara^{1,2,3}

nasutionleni8@gmail.com¹, tuti.anggraini@uinsu.ac.id², waizulqarni@uinsu.ac.id³

Abstract: The river fishing sector serves as a primary economic pillar for the community in Kampung Rakyat District, South Labuhanbatu Regency; however, profit-sharing practices between boat owners and hired fishermen (crew members) face structural challenges regarding the lack of clarity and inequity in profit distribution. This study aims to examine the profit-sharing mechanisms employed by these river fishermen and analyze their alignment with the principles of *fiqh muamalah* (Islamic commercial law) and *maqashid sharia* (the objectives of Sharia). A descriptive qualitative approach was adopted, utilizing data collected through in-depth interviews, field observations, and documentation involving six crew members and three boat owners as key informants, with source triangulation employed to ensure data validity. The findings reveal that the prevailing profit-sharing system relies on verbal agreements rather than clear written contracts, characterized by limited transparency regarding operational cost calculations, fish pricing and sales data, and the determination of profit-sharing ratios between capital owners and workers. From the perspective of *fiqh muamalah*, these practices contain elements of *gharar* (uncertainty) and fail to fully satisfy contractual requirements concerning the clarity of the object, fairness, and the mutual consent of the parties involved. Furthermore, *maqashid sharia* values specifically *hifdz al-mal* (preservation of wealth) and *hifdz al-nafs* (preservation of life/well-being) are not optimally realized due to inadequate protection of the crew members' economic rights and livelihood

Keywords: Profit-sharing; River Fishermen; Fiqh Muamalah; Mudharabah; Musyarakah; Ijarah; Gharar; Maqashid Sharia

This is an open-access article under the [CC-BY-SA License](https://creativecommons.org/licenses/by-sa/4.0/).



An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

sustainability. These findings underscore the need to strengthen contract governance within the economic practices of coastal and riverine communities. The study recommends the implementation of formal written contracts, mechanisms for transparency regarding costs and sales proceeds, and institutional support from local governments and Sharia financial institutions to foster profit-sharing practices that are fairer, more transparent, and compliant with Sharia principles.

Abstrak: Sektor perikanan sungai merupakan salah satu tumpuan ekonomi utama bagi masyarakat di Kecamatan Kampung Rakyat, Kabupaten Labuhanbatu Selatan, namun praktik bagi hasil antara juragan dan nelayan pekerja (Anak Buah Kapal/ABK) masih menghadapi tantangan struktural berupa ketidakjelasan dan ketimpangan pembagian keuntungan. Penelitian ini bertujuan mengkaji mekanisme sistem bagi hasil nelayan sungai tersebut serta menganalisis kesesuaiannya dengan prinsip-prinsip *fiqh muamalah* dan *maqashid sharia*. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan pengumpulan data melalui wawancara mendalam, observasi lapangan, dan dokumentasi yang melibatkan enam nelayan pekerja (ABK) dan tiga juragan sebagai informan utama, dilengkapi dengan triangulasi sumber untuk menjaga validitas data. Hasil penelitian menunjukkan bahwa sistem bagi hasil yang berlaku masih didasarkan pada kesepakatan lisan tanpa perjanjian tertulis yang jelas, dengan keterbatasan transparansi dalam perhitungan biaya operasional, informasi harga dan penjualan ikan, serta penentuan nisbah pembagian keuntungan antara pemilik modal dan pekerja. Dalam perspektif *fiqh muamalah*, praktik tersebut mengandung unsur *gharar* dan belum sepenuhnya memenuhi ketentuan akad terkait kejelasan objek, keadilan, dan kerelaan para pihak yang terlibat. Selain itu, nilai-nilai *maqashid sharia*, khususnya *hifdz al-mal* dan *hifdz al-nafs*, belum tercapai secara optimal karena terbatasnya perlindungan terhadap hak ekonomi dan keberlangsungan mata pencaharian nelayan pekerja. Temuan ini menegaskan perlunya penguatan tata kelola kontrak dalam praktik ekonomi masyarakat pesisir dan sungai. Penelitian ini merekomendasikan penguatan akad tertulis, mekanisme transparansi biaya dan hasil penjualan, serta dukungan kelembagaan dari pemerintah daerah dan lembaga keuangan

Kata Kunci: Bagi Hasil; Nelayan Sungai; Fiqh Muamalah; Mudharabah; Musyarakah; Ijarah; Gharar; Maqashid Sharia

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

syariah untuk mendorong praktik bagi hasil yang lebih adil, transparan, dan sesuai dengan prinsip syariah.

INTRODUCTION

River fisheries are a vital economic pillar for communities in Kampung Rakyat District, South Labuhanbatu Regency, yet traditional fishing practices face structural challenges of uncertainty and inequality in profit-sharing between juragan and fishermen workers (*Anak Buah Kapal/ABK*).

Preliminary field observations indicate that profit-sharing practices in Kampung Rakyat District generally follow informal “fifty-fifty” or “three-to-one” distribution arrangements determined unilaterally by capital owners without a clear written agreement. Operational expenses such as fuel and equipment maintenance are often deducted from gross catches without adequate transparency, indicating potential disparities in income distribution that may affect fishermen workers’ economic position¹.

According to data from the *Badan Pusat Statistik* (BPS) of South Labuhanbatu Regency in *South Labuhanbatu in Figures 2023*, capture fisheries production from public waters in Kampung Rakyat District reached 33.42 tons in 2022, with 69 aquaculture households recorded yet this abundance does not necessarily translate into improved fishermen’s welfare². Similar patterns of economic vulnerability and dependence on capital owners have been observed among small-scale fishing

¹ Alice Joan G. Ferrer et al., “COVID-19 and Small-Scale Fisheries in Southeast Asia: Impacts and Responses,” *Asian Fisheries Science* 34, no. 1 (April 2021), <https://doi.org/10.33997/j.afs.2021.34.1.011>.

² Badan Pusat Statistik Kabupaten Labuhan Batu Selatan, “Kabupaten Labuhan Batu Selatan Dalam Angka 2023,” 2023, <https://labuhanbatuselatankab.bps.go.id/id/publication/2023/02/28/826ccb57668fd59b666b0324/kabupaten-labuhan-batu-selatan-dalam-angka-2023.html>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

communities elsewhere in Indonesia^{3,4,5}.

As a predominantly Muslim community, Kampung Rakyat District is expected to apply the principles of *fiqh muamalah* the branch of Islamic law regulating economic relationships and transactions based on the *Qur'an*, *hadith*, *ijma'*, and *qiyas*⁶ as a foundation for economic transactions. It emphasizes the principles of justice (*'adl*), balance (*tawazun*), transparency, and *maslahah* as foundations for ethical and fair economic practices^{7,8}.

Several contracts within *fiqh muamalah* are relevant for analyzing the economic relationship between *juragan* and fishermen workers, including *mudharabah*, *musyarakah*, and *ijarah*^{9,10}. Among these, *mudharabah*, which refers to a partnership agreement between a capital provider (*shahibul mal*) and a business manager

³ Natasha Stacey et al., "Developing Sustainable Small-Scale Fisheries Livelihoods in Indonesia: Trends, Enabling and Constraining Factors, and Future Opportunities," *Marine Policy* 132 (October 2021): 104654, <https://doi.org/10.1016/j.marpol.2021.104654>.

⁴ Puji Handayati et al., "From Vulnerable to Resilience: An Assessment of Small-Scale Fisheries Livelihood in South Malang of Indonesia," *Discover Sustainability* 6, no. 1 (January 2025): 17, <https://doi.org/10.1007/s43621-025-00810-z>.

⁵ Nabila Khairiyah Sitompul, Eko Sri Wiyono, and Iin Solihin, "Vulnerability Level of Small-Scale Fishery Enterprises in Central Tapanuli, North Sumatra," *Jurnal Ilmu Pertanian Indonesia* 30, no. 1 (November 2024): 64–73, <https://doi.org/10.18343/jipi.30.1.64>.

⁶ Wahbah Az-Zuhaily, *Fiqh Islam Wa Adillatuhu* (Damaskus: Dar al-Fikr, 2011).

⁷ Tika Widiastuti et al., "Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework," *Heliyon* 8, no. 9 (September 2022): e10383, <https://doi.org/10.1016/j.heliyon.2022.e10383>.

⁸ Chuzaimah Batubara et al., "Realizing Justice and Maslahah in E-Commerce: Fiqh Muamalah Insights and Challenges in Malaysia and Indonesia," *JURIS (Jurnal Ilmiah Syariah)* 23, no. 2 (September 2024): 253, <https://doi.org/10.31958/juris.v23i2.12356>.

⁹ Dimas Akbar Nugroho, Juliana Nasution, and Tuti Anggraini, "The Effect of Interest Rate and Inflation on the Growth of Mudharabah Deposits at Bank Sumut Syariah Medan 2020-2024," *Ghaly: Journal of Islamic Economic Law* 4, no. 1 (July 2026): 164–84, <https://doi.org/10.21093/ghaly.v4i1.13680>.

¹⁰ Athailah Junaidy, Muhammad Ikbal, and Zulhamdi Zulhamdi, "The Concept of Profit in Syirkah Al-'Inān Islamic Economic Perspective: Study at People's Banks Ipoh, Perak Malaysia," *Al-Hiwalah: Journal Syariah Economic Law* 2, no. 2 (2023): 167–90, <https://doi.org/10.47766/alhiwalah.v2i2.1948>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

(*mudharib*), where profits are distributed based on a mutually agreed-upon ratio (*nisbah*)^{11,12,13}.

Every muamalah contract requires clarity of the parties (*'aqidain*), object of contract (*ma'qud 'alaih*), agreement (*shighat*), and compliance with Islamic principles^{14,15,16,17}. Problems arise in river fishermen's profit-sharing practices when the relationship between *juragan* and fishermen workers occurs without a clear contractual status, adequate transparency in cost calculations, or a mutually understood agreement regarding the profit-sharing ratio (*nisbah*).

The uncertainty within the profit-sharing mechanism is closely associated with

¹¹ Imam Abu Zakariyya Al-Nawawi, *Rawdhah al-Thalibin wa 'Umdat al-Muftin* (Beirut: al-Maktab al-Islami, 1991), <http://archive.org/details/nawawirawdah>.

¹² Dewan Syariah Nasional – Majelis Ulama Indonesia, "Fatwa Nomor: 07/DSN-MUI/IV/2000," Jakarta: DSN MUI, 2000, <https://ojk.go.id/id/kanal/syariah/regulasi/fatwa-dsn-mui/Pages/fatwa-nomor-07-dsn-mui-iv-2000.aspx>.

¹³ Kaswinata, Asmuni, and Tuti Anggraini, "Problematisasi Penerapan Kontrak Mudharabah Pada Pembiayaan Di Perbankan Syariah," *Jurnal Tabarru': Islamic Banking and Finance* 6, no. 1 (June 2023): 207–16, [https://doi.org/10.25299/jtb.2023.vol6\(1\).13286](https://doi.org/10.25299/jtb.2023.vol6(1).13286).

¹⁴ Ibn Qudamah, *Al-Mughni* (Riyadh: Maktabat al-Riyadh al-Hadithah, 1992).

¹⁵ al- Kasani, *Kitaba Bada'i' al-sana'i' fi tartib al-sara'i'* (Beirut: Dar al-kutub al-'ilmiyya, 1986).

¹⁶ Dwi Kresna Riady, Saparudin Siregar, and Sugianto, "Manajemen Sumber Dana Bank Syariah: Studi Literatur," *Jurnal Tabarru': Islamic Banking and Finance* 5, no. 2 (2022): 565–73, [https://doi.org/10.25299/jtb.2022.vol5\(2\).12140](https://doi.org/10.25299/jtb.2022.vol5(2).12140).

¹⁷ Zulhamdi Zulhamdi, "Aspek Hukum Perjanjian Dalam Aktivitas Bisnis," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 75–84, <https://doi.org/10.47766/alhiwalah.v1i1.892>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

the concept of *gharar* in *fiqh muamalah*^{18,19,20}. *Gharar* denotes uncertainty or ambiguity in a contract that may cause disputes or losses for a contracting party^{21,22}. In fishermen's profit-sharing practices, unclear operational cost calculations, unilateral determination of profit-sharing ratios, and the weak bargaining position of fishermen workers indicate potential elements of *gharar* and *zulm* (injustice), contradicting the principles of fairness, balance, and transparency in Islamic transactions.

To comprehensively examine the implications of the profit-sharing system, this study employs the *maqashid sharia* approach as an analytical framework. *Maqashid sharia* refers to the objectives of Islamic law in realizing human welfare (*maslahah*)²³. These objectives are classically categorized into five essential dimensions: religion (*hifdz al-din*), life (*hifdz al-nafs*), intellect (*hifdz al-'aql*), lineage (*hifdz al-nasl*), and

¹⁸ Mukhammad Idrus et al., "Profit-Sharing Practices of Patorani Fishermen in Takalar: An Analysis Through Sharia Muamalah Principles," *Economics and Digital Business Review* 7, no. 1 (February 2026): 200–211, <https://doi.org/10.37531/ecotal.v7i1.3657>.

¹⁹ Anisa Rahmadhani, Tuti Anggraini, and Muhammad Lathief Ilhamy Nasution, "Analisis Klaim Asuransi Pada Produk Brilliance Hasanah Sejahtera dalam Meminimalisir Resiko Jiwa Dan Investasi (Studi Kasus PT. Sun Life Financial Syariah Cabang Medan)," *Ekonomi Bisnis Manajemen dan Akuntansi (EBMA)* 4, no. 1 (June 2023): 129–39, <https://doi.org/10.36987/ebma.v4i1.4345>.

²⁰ Muhammad Rizky Lubis, Tuti Anggraini, and Nurul Jannah, "Analysis of Online Gold Investment Interest on E-Commerce: A Fiqh Muamalah Perspective: A Case Study of Housewives in Medan," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 11, no. 2 (October 2024): 339–50, <https://doi.org/10.29300/mzn.v11i2.4846>.

²¹ Ibn Taymiyyah, *Majmu al-Fatawa* (Riyadh: Dar 'Alam al-Kutub, 1991), <http://archive.org/details/Majmu-al-fatawa>.

²² Sami Al-Suwailem, *Hedging in Islamic Finance*, vol. 10 (Jeddah: Islamic Development Bank, Islamic Research and Training Institute, 2006).

²³ Muallif Masyhuri, Azhari Akmal Tarigan, and Fauzi Arif Lubis, "Analisis Maqashid Syari'ah Pada Kebijakan Restrukturisasi Dalam Mengatasi Pembiayaan Bermasalah Akibat Pandemi Covid 19 (Studi Kasus Bank BTN Syariah Medan)," *HUMAN FALAH: Jurnal Ekonomi Dan Bisnis Islam* 9, no. 2 (December 2022): 25–45, <https://doi.org/10.30829/hf.v9i2.13387>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

wealth (*hifdz al-mal*)^{24,25}. Contemporary scholarship extends *maqashid sharia* into a framework for evaluating justice, transparency, and public benefit in economic contexts^{26,27}. This study focuses on three dimensions of *maqashid sharia*: *hifdz al-nafs*, *hifdz al-mal*, and *hifdz al-nasl*, to assess fishermen's welfare, protection of economic rights, and family sustainability.

Welfare from an Islamic economic perspective is not solely measured by increased income but also by the fulfillment of basic needs and the achievement of *maslahah (falah)*^{28,29}, encompassing material, social, and moral dimensions^{30,31}. For river fishermen, welfare also entails fairness, security, and transparency in profit-sharing relationships dimensions this study examines through the *maqashid sharia* framework³².

The profit-sharing practice in Kampung Rakyat District is also shaped by local Malay-Batak values of mutual cooperation and trust, examinable through the concept of 'urf in Islamic jurisprudence insofar as they do not contradict Islamic principles.

²⁴ Abu Hamid Al-Ghazali, *Iḥyā' 'ulūm al-dīn* (Beirut: Dār al-Ma'rifah, 1982), <http://archive.org/details/ihya-ghazali>.

²⁵ Abu Ishaq Syatibi, *Al-Muwafaqat Fi Ushul al-Syari'ah* (Beirut: Dar al-Kutub al-'Ilmiyyah, t. th, 1975).

²⁶ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London & Herndon: International Institute of Islamic Thought (IIIT), 2008).

²⁷ Syaza Shukri and Meor Alif Meor Azalan, "The Application of Maqasid Al-Shariah in Multicultural Malaysia: Developing Strong Institutions for Interethnic Unity," *Contemporary Islam* 17, no. 3 (October 2023): 433–50, <https://doi.org/10.1007/s11562-023-00528-7>.

²⁸ Isnaini Harahap, Zuhri M. Nawawi, and Eli Sugiarto, "Industri Kreatif UMKM (Usaha Mikro Kecil Dan Menengah) Di Kota Medan Dalam Perspektif Ekonomi Islam," *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (July 2022): 1991–97, <https://doi.org/10.29040/jiei.v8i2.5796>.

²⁹ Muhammad Hakim Sitompul, Sri Sudiarti, and Marliyah, "Strategi Peningkatan Penyaluran Pembiayaan Mudharabah Pada Bank Syariah Di Indonesia," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 4 (August 2024), <https://doi.org/10.30651/jms.v9i4.23194>.

³⁰ Muhammad Umer Chapra, *Islam and the Economic Challenge* (International Institute of Islamic Thought (IIIT), 1992).

³¹ Monzer Kahf, *Islamic Economics: Notes on Definition and Methodology* (Jeddah: IRTI, Islamic Development Bank, 2003).

³² Amartya Sen, *Development as Freedom* (Oxford, New York: Oxford University Press, 2001).

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

Studying this local system therefore contributes to understanding how Islamic economic principles operate within local livelihood practices.

Previous studies concerning fishermen's profit-sharing systems from the perspective of *fiqh muamalah* and Islamic economics reveal ongoing debates regarding the compliance of profit-sharing practices with contractual principles such as *mudharabah* and *musyarakah*, and their implications for fishermen's welfare.

A central debate concerns contractual compliance: several studies find that profit-sharing practices in rural communities have not fully fulfilled *mudharabah* principles due to verbal agreements, unclear *nisbah*, and limited transparency in operational cost calculations^{33,34,35,36}. Conversely, other communities have implemented mechanisms relatively consistent with Islamic economic principles³⁷.

Other studies link profit-sharing systems to fishermen's welfare³⁸: sharia-based contracts may improve transparency and income distribution but do not automatically

³³ Arif Munandar, "Analisis Akad Mudharabah Pada Kerjasama Bagi Hasil Antara Nelayan Dengan Pemilik Bot Di Gampong Padang Baru Aceh Barat Daya" (other, Universitas Islam Negeri Ar-Raniry, 2023), <http://library.ar-raniry.ac.id>.

³⁴ Fitrilia Fitrilia, Ulil Albab, and Heri Sutopo, "Kerja Sama Nelayan Budidaya Ikan Air Tawar Di Danau Ranau: Analisis Ekonomi Syariah Terhadap Pola Bagi Hasil," *Jurnal Ekonomi Bisnis Dan Akuntansi* 6, no. 1 (January 2026): 521–33, <https://doi.org/10.55606/jebaku.v6i1.6694>.

³⁵ Agiet Mutiara Rengganis, Marliyah Marliyah, and Wahyu Syarvina, "Analisis Penerapan Bagi Hasil Dalam Sistem Paro Pada Masyarakat Peternak Sapi Di Kabupaten Asahan," *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (July 2023): 2854, <https://doi.org/10.29040/jiei.v9i2.8830>.

³⁶ Yusriadi Yusriadi, "Aturan Utang Dalam Akad Pembiayaan Mudharabah Pada Bank Syariah," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 18–36, <https://doi.org/10.47766/alhiwalah.v1i1.881>.

³⁷ Ahmad Badrut Tamam and Ayunita Wardha Susanti, "Sistem Bagi Hasil Tangkapan Ikan Para Nelayan Prespektif Ekonomi Islam: Studi Kasus Di Desa Campurejo Panceng Gresik," *Al-Musthofa: Journal of Sharia Economics* 5, no. 2 (2022): 118–30.

³⁸ Muhammad Addnan Nur Nasution, Muhammad Lathief Ilhamy Nasution, and Atika, "Pembiayaan Mudharabah Dan Produktivitas Usaha Tani: Analisis Mediasi Penguatan Kelompok Tani Dalam Perspektif Ekonomi Syariah," *Jurnal Investasi Islam* 11, no. 1 (May 2026): 655–80, <https://doi.org/10.32505/jii.v11i1.14586>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

eliminate structural inequalities between capital owners and workers^{39,40}. Therefore, a broader framework such as *maqashid sharia* is needed to evaluate not only contractual validity but also justice, welfare, and protection of economic rights⁴¹.

Prior research has predominantly focused on marine, coastal, and lake-based fisheries, leaving river fishermen particularly in South Labuhanbatu Regency understudied despite their distinct ecological, production, and ownership structures that call for contextual analysis grounded in local economic relationships, cultural values, and *fiqh muamalah* principles⁴².

This study therefore contributes a contextual analysis of the river fishermen's profit-sharing system in Kampung Rakyat District, integrating *mudharabah*, *musyarakah*, and *ijarah* within the *maqashid sharia* framework alongside Malay-Batak local wisdom. It aims to analyze the profit-sharing mechanism, evaluate its compliance with *fiqh muamalah* principles, and examine its implications for fishermen's welfare.

METHODS

Type and Approach

³⁹ Ahmad Rizkullah, H. Muslimin, and Sirajuddin Sirajuddin, "Implementasi Sistem Bagi Hasil (Paron) Antara Nelayan Dan Pemilik Bagan Di Kelurahan Kolo Bima Dalam Perspektif Syariah," *AHKAM* 3, no. 1 (January 2024): 253–69, <https://doi.org/10.58578/ahkam.v3i1.2640>.

⁴⁰ Nur Anisa Pratiwi, H. Muhammad Nuzur, and Rahma Muin, "Sistem Bagi Hasil Nelayan Dalam Perpektif Hukum Islam (Studi Kasus Di Lingkungan Ujung Baru, Kelurahan Polewali, Kecamatan Polewali)," *J-Alif: Jurnal Penelitian Hukum Ekonomi Syariah Dan Budaya Islam* 6, no. 2 (2021): 118–29.

⁴¹ M. Yusuf Harahap et al., "Rekonstruksi Teori Produksi Kontemporer Berbasis Maqashid Syariah: Upaya Mewujudkan Kesejahteraan Ekonomi," *Eklektik : Jurnal Pendidikan Ekonomi Dan Kewirausahaan* 8, no. 2 (January 2026): 39–47, <https://doi.org/10.24014/ekl.v8i2.38864>.

⁴² Muh. Zaini, Evrita Putri Azzahroh, and Eny Widiaty, "Analisis Kesejahteraan Ekonomi Masyarakat Pesisir Dalam Perspektif Maqashid Syariah: Studi Kasus Pantai Gading, Mataram," *Peradaban Journal of Economic and Business* 4, no. 1 (March 2025): 55–70, <https://doi.org/10.59001/pjeb.v4i1.308>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

This study employed a descriptive qualitative approach with an interpretive paradigm to examine river fishermen's profit-sharing practices in Kampung Rakyat District, South Labuhanbatu Regency, and their conformity with the principles of *fiqh muamalah*. This approach was chosen to explore economic relationships, contractual practices, and cultural values within fishermen's profit-sharing mechanisms^{43,44}.

This research combined field research with library research: field data captured empirical practices of river fishermen's profit-sharing, while library research established an analytical framework based on *fiqh muamalah* literature, classical Islamic jurisprudence, DSN-MUI fatwas, and contemporary Islamic economic studies.

Location and Period

This research was conducted in Kampung Rakyat District, South Labuhanbatu Regency, North Sumatra Province, Indonesia, selected for three reasons. First, the district has relatively developed river fishing activity, with capture fisheries production reaching 33.42 tons in 2022 based on data from *South Labuhanbatu in Figures 2023*⁴⁵. Second, preliminary observations identified issues in operational cost transparency, profit distribution clarity, and fishermen's bargaining position. Third, academic studies on river fishermen's profit-sharing from the perspective of *fiqh muamalah* remain limited.

The research was conducted over three months, from February to April 2026, comprising preliminary observations, field data collection through in-depth interviews

⁴³ Lexy J. Moleong, *Metodologi penelitian kualitatif* (Bandung: PT Remaja Rosdakarya, 2018).

⁴⁴ John W. Creswell and J. David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (SAGE Publications, 2017).

⁴⁵ Badan Pusat Statistik Kabupaten Labuhan Batu Selatan, "Kecamatan Kampung Rakyat Dalam Angka 2023," 2023, <https://labuhanbatuselatankab.bps.go.id/id/publication/2023/09/26/1671ea1760122a5a82a9e6a7/kecamatan-kampung-rakyat-dalam-angka-2023.html>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

and participatory observation during March–April, and subsequent data analysis and verification.

Subjects and Informants

Research informants were selected using purposive sampling based on relevance to the research focus⁴⁶. The number of informants was determined by data saturation, when information became repetitive and no new findings emerged.

The informants comprised nine participants directly involved in the profit-sharing system, including six fishermen workers (*Anak Buah Kapal/ABK*) and three *juragan* and three *juragan* as boat and capital owners. ABK informants had 3–15 years of fishing experience, while *juragan* provided perspectives on capital ownership, cost management, pricing, and profit-sharing. Including both parties enabled a comprehensive understanding of the labor–capital relationship.

Table 1: Research Informants

Code	Name	Description	Interview Date
NB-1	Mr. Samsol	Fisherman Worker (<i>ABK</i>), 12 years of experience	12 March 2026
NB-2	Mr. Zuhri Nasution	Fisherman Worker (<i>ABK</i>), 8 years of experience	13 March 2026
NB-3	Mr. Bainal	Fisherman Worker (<i>ABK</i>), 15 years of experience	15 March 2026
NB-4	Mr. Haidir Rambe	Fisherman Worker (<i>ABK</i>), 6 years of experience	15 March 2026
NB-5	Mr. Anto	Fisherman Worker (<i>ABK</i>), 3 years of experience	16 March 2026
NB-6	Mr. Roni	Fisherman Worker (<i>ABK</i>), 12 years of experience	17 March 2026
JR-1	Mr. Kammat	Juragan and owner of 3 fishing boats	18 March 2026

⁴⁶ Sugiyono, *Metode Penelitian Kualitatif: (Untuk Penelitian Yang Bersifat : Eksploratif, Interpretif, Interaktif Dan Konstruktif)* (Bandung: Alfabeta, 2020), <https://opac.perpusnas.go.id/DetailOpac.aspx?id=1324393>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

JR-2	Mr. Bakti	Juragan and owner of 2 fishing boats	19 March 2026
JR-3	Mr. Irul	Juragan and owner of 4 fishing boats	20 March 2026

Source: Primary data from interviews, 2026

Data Collection Techniques

Data collection used three techniques: semi-structured in-depth interviews exploring the profit-sharing mechanism, employment relationships, cost transparency, *nisbah* determination, fairness perceptions, and applied contracts (*akad*). Participatory observation covered fishing activities, catch distribution, and interactions between *juragan* and fishermen workers and socio-economic conditions, strengthening information from interviews. Documentation gathered supporting data including administrative records, profit-sharing documents, BPS statistics, fisheries regulations, and relevant *fiqh muamalah* literature.

Data Analysis Technique

Data analysis employed the interactive model of Miles, Huberman, and Saldana, comprising data reduction, data display, and conclusion drawing/verification⁴⁷.

In the data reduction stage, interviews and observations were transcribed, categorized, and coded to identify themes on profit-sharing mechanisms, relationships between *juragan* and fishermen workers, cost transparency, *nisbah*, and fairness perceptions.

The data display stage organized findings into narrative descriptions and thematic matrices to identify patterns within river fishermen's profit-sharing practices, analyzed using the *istinbath hukum* approach from *fiqh muamalah* perspectives, including *bayani*, *ta'lili*, and *istishlahi* approaches to examine contractual compliance, legal reasoning, and *maqashid sharia* values. The final stage drew conclusions by

⁴⁷ Matthew B. Miles, A. Michael Huberman, and Johnny Saldana, *Qualitative Data Analysis* (SAGE Publications, 2014).

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

integrating empirical findings, *fiqh muamalah* analysis, and welfare perspectives within the *maqashid sharia* framework.

Data Validity

Data validity was ensured through source, methodological, and theoretical triangulation. Source triangulation compared information from six fishermen worker informants (*ABK*) and three *juragan* informants on the agreement form, operational expenses, profit ratios, and each party's role. Methodological triangulation compared interview, observation, and documentation findings; theoretical triangulation related empirical findings to *fiqh muamalah* and *maqashid sharia*. Member checking with four key informants at the end of April 2026 further ensured data accuracy.⁴⁸.

RESULTS AND DISCUSSION

A. General Overview of the Research Location

Kampung Rakyat District is one of the administrative areas within South Labuhanbatu Regency, North Sumatra Province, Indonesia, covering approximately 487.36 km² with a population of 62,245 across 15 villages⁴⁹. Geographically, the district possesses public water resources supporting river-based fisheries as a key livelihood source; government data record 50 households engaged in inland capture fisheries, with river fish production reaching 40.92 tons in 2023, underscoring the continued economic significance of river fisheries locally⁵⁰.

River fishing in Kampung Rakyat District has been practiced for generations as part of the community's socio-economic life, structured through a relationship between

⁴⁸ Creswell and Creswell, *Research Design*.

⁴⁹ Badan Pusat Statistik Kabupaten Labuhan Batu Selatan, "Kecamatan Kampung Rakyat Dalam Angka 2023."

⁵⁰ Pemerintah Kabupaten Labuhanbatu Selatan, "Rencana Kerja Pemerintah Daerah (RKPD) Kabupaten Labuhanbatu Selatan Tahun 2026," Labuhanbatu Selatan: Pemerintah Kabupaten Labuhanbatu Selatan, 2025.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

juragan (boat and capital owners) and *Anak Buah Kapal* (ABK/fishermen workers). The cooperation agreement is predominantly verbal without formal written contracts, and the profit-sharing ratio (*nisbah*) remains largely controlled by the *juragan*.

B. Mechanism of the River Fishermen's Profit-Sharing System

Based on in-depth interviews with ABK and *juragan*, and field observations, the profit-sharing mechanism in Kampung Rakyat District is a traditional arrangement based on oral agreements and customary practices. Marketing of catches and calculation of operational costs are primarily managed by the *juragan* as boat and capital owners; ABK generally receive only the remaining proceeds after deductions and have limited involvement in determining selling prices or verifying expenses, reflecting information asymmetry that creates uncertainty regarding transparency and contractual clarity.

Field observations on 12 March 2026 confirmed that ABK members were not directly involved in fish-selling transactions, profit distribution followed operational cost deductions, and no written financial records were found. Interviews with *juragan* confirmed the mechanism has traditionally relied on mutual trust, with a general 50:50 distribution pattern after cost deductions; JR-1 noted operational costs include fuel, oil, food, and net maintenance, while JR-3 acknowledged these were not recorded in detail.

Table 2: Open Coding – Mechanism of the Profit-Sharing System

No.	Data Excerpt	Initial Code	Source
1	"The catch is sold first, and after deducting the costs, the remaining amount is distributed."	Cost deductions prior to profit distribution	NB-1/W1
2	"Usually, the profit is divided equally after deducting the expenses."	50:50 profit-sharing ratio after cost deduction	JR-1/W1
3	"There is no written agreement; we simply follow the customary practice."	Verbal agreement based on tradition	NB-1/W1
4	"It is uncertain; when the catch is abundant, I can receive around 40%."	Unfixed and flexible profit-sharing ratio	NB-2/W1
5	"I have never participated in the fish-selling process."	Exclusion of ABK from the selling process	NB-3/W1
6	"The expenses include fuel, oil, food, and fishing net maintenance."	Operational cost components	JR-1/W1

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

7	"I have never recorded it in detail."	Absence of financial record-keeping	JR-3/W1
---	---------------------------------------	-------------------------------------	---------

Source: Interview and observation data, 2026

These findings indicate that the core issue is not the operational deductions or the 50:50 pattern itself, but the absence of transparent documentation and jointly established mechanisms for verifying costs and calculating shares, highlighting the need to complement existing social trust with accountability and transparency⁵¹. Although juragan and ABK maintain cooperative, trust-based relationships, unequal access to financial information may weaken fishermen workers' bargaining position.

From the perspective of *fiqh muamalah*, these conditions indicate that contractual clarity (*shighat*), mutual consent (*ridha*), and transparency have not been fully achieved. Islamic jurisprudence requires cooperation agreements to clearly determine contractual terms, including each party's rights, obligations, and the agreed profit-sharing ratio (*nisbah*) at the outset^{52,53}. The absence of documented cost calculations and unclear profit-sharing determination may therefore affect the arrangement's conformity with sharia principles.

This finding is consistent with previous studies on customary profit-sharing practices facing verbal agreements, unclear ratios, and limited cost transparency^{54,55}. This study extends those findings by showing similar challenges among river fishermen, where information asymmetry between *juragan* and ABK influences the transparency of the profit-sharing mechanism.

⁵¹ Fauzi Arif Lubis, "Analisis Ekonomi Kelembagaan Keuangan Masyarakat: Studi Modal Sosial Dan Dinamika Pendapatan Dalam Prespektif Ekonomi Syariah," *AT-TAWASSUTH: Jurnal Ekonomi Islam* 8, no. 1 (June 2023): 49–59, <https://doi.org/10.30829/ajei.v8i1.15447>.

⁵² Qudamah, *Al-Mughni*.

⁵³ Abu Ishaq al-Syirazi, *Al-Muhadzab Fi Fiqh al-Imam al-Syafi'i* (Beirut: Dar al-Kutub al-'Ilmiyyah, 1995).

⁵⁴ Fitrilia, Albab, and Sutopo, "Kerja Sama Nelayan Budidaya Ikan Air Tawar Di Danau Ranau."

⁵⁵ Rengganis, Marliyah, and Syarvina, "Analisis Penerapan Bagi Hasil Dalam Sistem Paro Pada Masyarakat Peternak Sapi Di Kabupaten Asahan."

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

C. Analysis of Compliance with Fiqh Muamalah Principles

1. Mudharabah Contract Perspective

Substantively, the river fishermen's profit-sharing system in Kampung Rakyat District can be categorized as a form of *mudharabah*, in which the *juragan* acts as the *shahibul mal* (capital provider), while ABK functions as the *mudharib* (business manager), though several deviations from classical contractual requirements can be identified.

First, the contractual declaration (*shighat*), consisting of a clear offer (*ijab*) and acceptance (*qabul*), has not been explicitly established. Second, there is no clearly determined profit-sharing ratio (*nisbah*) agreed upon at the beginning of the cooperation⁵⁶. Third, limited financial transparency affects profit-sharing calculation clarity. These conditions indicate the contractual mechanism requires improvement to ensure clarity of rights, obligations, and profit-sharing arrangements consistent with *fiqh muamalah* principles.

Ibn Qudamah in *al-Mughni* emphasized that the profit-sharing ratio must be explicitly stated at the beginning of the contract (*musamma fi al-'aqd*). Similarly, Al-Syirazi in *al-Muhadzab* highlighted the requirement of *al-'ilm bi al-nisbah*, referring to both parties' need for clear knowledge of the profit distribution proportion⁵⁷. These requirements are not fully fulfilled in the practices observed here, consistent with previous studies showing rural profit-sharing based on verbal agreements often struggles to fulfill *mudharabah* requirements, particularly regarding the absence of

⁵⁶ Muhammad Alwi et al., "Profit Sharing System between Punggawa Mappalele, Punggawa Posasiq, and Sawi in Fishing Activities in Pambusuang Village, Balanipa District, Polewali Mandar Regency," *LAA MAISYIR : Jurnal Ekonomi Islam*, November 30, 2024, 378–400, <https://doi.org/10.24252/lamaisyir.v1i1.54575>.

⁵⁷ al-Syirazi, *Al-Muhadzab Fi Fiqh al-Imam al-Syafi'i*.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

formal agreements and limited transparency.⁵⁸. Similar challenges are also observed in the river fishermen's profit-sharing system in Kampung Rakyat, particularly regarding the absence of formal agreements and limited transparency in establishing profit-sharing mechanisms.

2. Identification of Gharar Elements

One of the significant findings of this study is the identification of *gharar* elements within the existing profit-sharing system. Empirical findings indicate that uncertainty occurs in several aspects of the profit-sharing mechanism.

Regarding selling-price information, ABK members reported limited involvement in the fish-selling process. As stated by NB-3:

"I have never participated in the fish-selling process." (NB-3/W1)

This statement indicates that ABK members have limited access to information regarding the actual selling price of fish catches, reflecting uncertainty related to *gharar fi al-tsaman*.

Regarding operational cost transparency, JR-3 acknowledged:

"I have never recorded it in detail." (JR-3/W1)

This finding shows that operational expenses deducted before profit distribution are not supported by detailed records that can be verified by both parties, indicating uncertainty related to *gharar fi al-'amal*.

Meanwhile, uncertainty regarding profit-sharing determination was reflected in the statement of NB-2:

"It is uncertain; when the catch is abundant, I can receive around 40%." (NB-2/W1)

⁵⁸ Rengganis, Marliyah, and Syarvina, "Analisis Penerapan Bagi Hasil Dalam Sistem Paro Pada Masyarakat Peternak Sapi Di Kabupaten Asahan."

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

This statement demonstrates that the profit-sharing ratio received by ABK has not been explicitly determined and negotiated at the beginning of the agreement, reflecting *gharar fi al-nisbah*.

These findings indicate that the identified *gharar* elements relate to uncertainty in price information, cost calculations, and profit-sharing determination. However, operational costs and the 50:50 pattern are not inherently contrary to Sharia, since expenses are legitimate and *fiqh muamalah* does not prescribe a specific ratio; the main issue lies in the lack of transparency, contractual clarity, and mutual verification⁵⁹, consistent with previous studies on uncertainty in traditional rural profit-sharing systems⁶⁰.

3. Financial Transparency Dimension

Most ABK members lacked detailed information on total sales revenue or deducted operational expenses. *juragan* confirmed costs were deducted but not recorded in detail indicating that the core issue lies in ABK's limited access to financial information.

Table 3: Source Triangulation – Contract Transparency Aspects

Aspect	ABK Interviews	Juragan Interviews	Field Observation	Fiqh Muamalah Analysis	Conclusion
Written Agreement	No written agreement exists (NB-1, NB-3)	The agreement has traditionally been based on mutual trust and has not been formally	No written documents regarding profit-sharing agreements were found	<i>Shighat</i> (contractual declaration) must be clear and based on mutual agreement	The agreement is conducted verbally and does not fully meet <i>fiqh</i> standards

⁵⁹ Rakha Aqilah, Marliyah Marliyah, and Muhammad Ikhsan Harahap, "Penerapan Akad Mudharabah Dalam Produk Takaful Dana Pendidikan Pada PT. Takaful Keluarga Cabang Medan: Indonesia," *GEMAH RIPA: Jurnal Bisnis* 3, no. 02 (June 2023): 65–75, Indonesia.

⁶⁰ Munandar, "Analisis Akad Mudharabah Pada Kerjasama Bagi Hasil Antara Nelayan Dengan Pemilik Bot Di Gampong Padang Baru Aceh Barat Daya."

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

		written (JR-1, JR-3)			
Transparency of Selling Price	ABK members do not know the actual selling price of fish (NB-2, NB-3)	The juragan manages the sale of catches as part of the customary division of responsibilities (JR-1)	ABK members were not present during the fish-selling transaction (observation on 12 March 2026)	Lack of price clarity constitutes <i>gharar fi al-tsaman</i>	Information asymmetry is identified through triangulation of three sources
Operational Cost Details	Costs are not explained in detail; ABK members rely only on trust (NB-3, NB-5)	Costs include fuel, oil, meals, and net maintenance; expenses are not recorded in detail (JR-1, JR-3)	No written records of operational expenses were found during field observation	Unclear cost responsibilities represent <i>gharar fi al-'amal</i>	Operational expenses cannot be independently verified by ABK members due to the absence of detailed records
Profit-Sharing Ratio (Nisbah)	Uncertain ratio, approximately 40–50% after cost deductions (NB-2)	The common pattern is 50:50 after deducting operational costs (JR-1)	A 50:50 distribution pattern after cost deduction was observed	The profit-sharing ratio must be clearly determined and mutually understood at the beginning of the agreement (<i>al-'ilm bi al-nisbah</i>)	The <i>nisbah</i> follows a customary pattern but is not explicitly formalized and negotiated at the beginning of the agreement

Source: Interview and observation data, 2026

The triangulation results show that the main transparency issues relate to limited access to selling-price information, unclear cost calculations, and the absence of detailed financial records. From the perspective of *fiqh muamalah*, these conditions indicate that transparency and contractual clarity have not been fully achieved. Ibn Taymiyyah, in *Majmu' al-Fatawa*, emphasized that honesty and transparency of information (*al-bayan*

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

wa al-sadaqah are essential principles in muamalah transactions⁶¹. Limited disclosure of financial information may therefore affect the fairness and sharia conformity of the arrangement (NB-6/W1/17 March 2026; JR-1/W1/18 March 2026), consistent with studies showing contractual improvements alone do not guarantee equitable outcomes when information asymmetry and unequal bargaining persist^{62,63}.

4. Musyarakah Contract Perspective

Field findings indicate that several fishermen workers contribute part of their own fishing equipment, such as personal nets or rods, to support joint fishing operations, providing potential grounds for a *musyarakah* contract, particularly *syirkah al-'inan* (a partnership involving unequal capital contributions) and *syirkah al-abdan*. However, none of the informants reported an explicit agreement regarding ABK's capital or equipment contribution as a basis for determining the profit-sharing ratio (*nisbah*), indicating that although partnership elements may exist in practice, they remain formally unrecognized between the *juragan* and ABK.

Wahbah al-Zuhayli, in *al-Fiqh al-Islami wa Adillatuhu*, emphasizes that a valid *musyarakah* requires clear identification and mutual agreement regarding each party's capital contribution as the basis for determining profit entitlement⁶⁴. When the contribution of ABK in the form of labor or fishing equipment is neither explicitly assessed nor recognized, their position is practically reduced to that of wage laborers rather than business partners (*syarik*).

⁶¹ Taymiyyah, *Majmu al-Fatawa*.

⁶² Rizkullah, Muslimin, and Sirajuddin, "Implementasi Sistem Bagi Hasil (Paron) Antara Nelayan Dan Pemilik Bagan Di Kelurahan Kolo Bima Dalam Perspektif Syariah."

⁶³ Pratiwi, Nuzur, and Muin, "Sistem Bagi Hasil Nelayan Dalam Perpektif Hukum Islam (Studi Kasus Di Lingkungan Ujung Baru, Kelurahan Polewali, Kecamatan Polewali)."

⁶⁴ Az-Zuhaily, *Fiqh Islam Wa Adillatuhu*.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

This condition contradicts the principle of equality in rights and obligations within *musyarakah* as stipulated in DSN-MUI Fatwa No. 08/DSN-MUI/IV/2000⁶⁵. Therefore, the potential implementation of *musyarakah* in Kampung Rakyat District has not been realized in accordance with *fiqh muamalah* principles due to the absence of clear agreements regarding capital contribution proportions and a fair profit-sharing arrangement between the *juragan* and ABK.

5. Ijarah Contract Perspective

The *ijarah* dimension within the working relationship between *juragan* dimension between *juragan* and ABK is reflected in ABK's compensation for fishing services. If the *ijarah* 'ala al-a'mal compensates ABK through a fixed percentage of proceeds without positioning them as risk-sharing business partners, the relationship is more appropriately categorized as *mudharabah* rather than *ijarah*. However, essential requirements for a valid *ujrah* contract remain unfulfilled: there is no clear work-scope specification, no predetermined wage (^{66,67}) agreed at the outset, and no defined employment period.

A more fundamental issue lies in the overlapping application of *ijarah* and *mudharabah* mechanisms within the same working relationship without a clear determination of the applicable contractual framework. ABK members in Kampung Rakyat District are uncertain whether their legal position is that of an *ajir* (worker receiving compensation under an *ijarah* arrangement) or a *mudharib* (business manager under a *mudharabah* arrangement).

This ambiguity constitutes a form of *gharar* that directly affects ABK members, as the consequences of each contract differ significantly. Under *ijarah*, ABK should not

⁶⁵ Dewan Syariah Nasional – Majelis Ulama Indonesia, “Fatwa Nomor: 07/DSN-MUI/IV/2000.”

⁶⁶ Sayyid Sābiq, *Fikih Al-Sunnah* (Beirut: dar al-Kitab al-'Arabi, 1977).

⁶⁷ Dewan Syariah Nasional – Majelis Ulama Indonesia, “Fatwa Nomor: 07/DSN-MUI/IV/2000.”

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

bear business losses because they are entitled to receive compensation for their services, whereas under *mudharabah*, ABK may bear the risk of receiving no profit share if the business generates no profit. The uncertainty regarding the legal position of ABK represents one of the structural factors contributing to their weak bargaining position and limited welfare, as confirmed by all fishermen worker informants involved in this study.

D. Impacts on Fishermen's Welfare: A Maqashid Sharia Perspective

1. Hifdz al-Mal: Protection of ABK's Economic Rights

The findings indicate that ABK members occupy a weak bargaining position within the fishing business structure. Their dependence on *juragan* as owners of production assets limits their ability to negotiate for their economic interests, while their reluctance to raise objections despite perceived unfairness reflects an imbalance of power in the labor relationship. This suggests that *juragan* reflect an imbalance of power within the fishing labor relationship. This condition suggests that the principle of *hifdz al-mal* (protection of wealth and economic rights) has not been fully realized, as fishermen lack sufficient autonomy to ensure their economic rights are fulfilled fairly in accordance with the justice principles of *maqashid sharia* (NB-1/W1/12 March 2026), consistent with studies emphasizing that protecting economic rights among marginalized communities is essential to an inclusive and sustainable economic system⁶⁸.

2. Hifdz al-Nafs: Fishermen's Material Welfare

Although river capture fisheries production in South Labuhanbatu Regency reached 33.42 tons, this achievement has not necessarily resulted in improved

⁶⁸ Tika Widiastuti et al., "Toward Developing a Sustainability Index for the Islamic Social Finance Program: An Empirical Investigation," *PLOS ONE* 17, no. 11 (November 2022): e0276876, <https://doi.org/10.1371/journal.pone.0276876>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

fishermen's welfare⁶⁹. This condition is reflected in fishermen's expectations for greater transparency in revenue calculations and cost deductions, indicating that the existing profit-sharing mechanism has not fully reflected the principles of fairness and openness.

The limited disclosure of information concerning profit distribution indicates that the objective of *hifdz al-nafs* (protection of human well-being and livelihood) within the framework of *maqashid sharia* has not been optimally achieved. Fishermen who lack clear information regarding their economic rights are vulnerable to experiencing unfair treatment within the profit-sharing arrangement (NB-5/W1/16 March 2026).

This reflects a broader dynamic in which economically vulnerable communities may maintain existing work relationships due to limited alternatives and perceived risk rather than ideal preferences or trust⁷⁰. Similarly, ABK members in Kampung Rakyat District may continue in a less-transparent system not because they view it as fair, but because losing their livelihood poses a greater risk.

Therefore, the existing arrangement reflects the incomplete realization of *hifdz al-nafs*, as fishermen's welfare and livelihood security remain influenced by structural limitations and unequal bargaining positions. This argument is consistent with previous studies emphasizing that *maqashid sharia* analysis should not only examine contractual validity but also evaluate whether economic arrangements contribute to justice and community welfare⁷¹.

3.

⁶⁹ Badan Pusat Statistik Kabupaten Labuhan Batu Selatan, "Kabupaten Labuhan Batu Selatan Dalam Angka 2023."

⁷⁰ Fitri Sagita and Imsar Imsar, "Analisis Persepsi Masyarakat Desa Laut Dendang Terhadap Sistem Tanggung Renteng PNM Mekaar Dalam Pandangan Ekonomi Islam," *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (2022): 1937–46.

⁷¹ Harahap et al., "Rekonstruksi Teori Produksi Kontemporer Berbasis Maqashid Syariah."

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

4. Reform Potential: Openness Toward Institutional Change

Despite the dominance of *juragan* in the existing arrangement, this study finds emerging expectations for change among ABK members, most of whom desire a more transparent profit-sharing mechanism particularly disclosure of selling prices and detailed cost calculations. These aspirations suggest that implementing a profit-sharing system based on *fiqh muamalah* principles remains achievable, provided ABK's bargaining position is strengthened and understanding of clear contractual agreements improves among all parties (NB-5/W1/16 March 2026; NB-6/W1/17 March 2026).

Table 4. Source Triangulation – Welfare and Justice Dimensions

Aspect	ABK Interviews	Juragan Interviews	Field Observation	Maqashid Sharia Analysis	Conclusion
ABK Bargaining Position	Weak bargaining position and reluctance to express objections (NB-1, NB-2)	The relationship between <i>juragan</i> and ABK has been maintained based on mutual trust and long-term cooperation (JR-2)	ABK members tend to avoid complaints due to their dependence on <i>juragan</i> (observation)	<i>Hifdz al-mal</i> has not been fully achieved	ABK remain positioned within an unequal structural relationship
Dissatisfaction with Profit Distribution	Perception that received income does not correspond to the actual contribution (NB-2, NB-5)	<i>Juragan</i> explain that operational costs and fishing risks affect the amount of profit distributed (JR-1, JR-3)	Operational costs are not transparently disclosed (observation)	Formalization of written agreements is required to ensure fairness	Dissatisfaction exists but is constrained by economic dependence
Expectations for Change	Desire for greater transparency (NB-5, NB-6)	<i>Juragan</i> show openness toward improvement if clear and mutually agreed rules are established (JR-2)	Institutional improvement may develop if supportive regulations and mechanisms are established (researcher analysis)	Reform efforts are consistent with the objectives of <i>hifdz al-mal</i> and <i>hifdz al-nafs</i>	A potential willingness and readiness for reform exists

Source: Interview and observation data, 2026

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

E. The Role of Local Wisdom and ‘Urf in the Profit-Sharing System

The community of Kampung Rakyat District is characterized by cultural interactions between Malay and Batak traditions, which emphasize mutual assistance (*gotong royong*), social trust, and reciprocal relationships. In Malay tradition, the principle of “*adat bersendi syarak, syarak bersendi Kitabullah*” reflects the alignment between customary norms and Islamic principles, while Batak values are represented through the *daliha na tolu* system, which regulates kinship-based social obligations.

From the perspective of ushul fiqh, these customary practices can be examined through the concept of ‘urf, which is acceptable as long as it does not contradict Islamic principles. ‘Urf is classified into ‘urf *shahih*, referring to customs that support *maslahah* and comply with Islamic teachings, and ‘urf *fasid*, referring to customs containing elements of harm or injustice⁷². The legal maxim “*al-‘adah muhakkamah*” applies to customary practices that do not conflict with the Qur’an and Sunnah and do not generate harm or injustice⁷³.

Therefore, the traditional profit-sharing system among river fishermen in Kampung Rakyat District requires contextual evaluation. Although the practice is rooted in local trust and customary relationships, aspects related to transparency, contractual clarity, and fairness must remain consistent with *fiqh muamalah* principles. The existence of *gharar* elements and unequal access to financial information indicates the need for institutional strengthening and contractual improvement to support

⁷² Wahyu Syarvina, Sudirman Suparmin, and Tuti Anggraini, “Aplikasi ‘Urf Dalam Ekonomi Islam,” *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah* 4, no. 1 (June 2022): 1–16, <https://doi.org/10.52490/attijarah.v4i1.285>.

⁷³ Jalal al-Din Al-Suyuti, *Al-Asybah Wa al-Nazair Fi Qawa’ Id Wa Furu’ Fiqh al-Syafi’i*, vol. 122 (Bayrut: Dar al-Kutub al-‘Ilmiah, 1983).

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

fishermen's livelihoods and reduce inequality within labor relationships⁷⁴. Thus, customary practices should not automatically be considered as '*urf shahih*' unless they are aligned with justice, transparency, and the protection of fishermen's rights.

CONCLUSION

This study concludes that the river fishermen's profit-sharing system in Kampung Rakyat District remains primarily based on customary verbal agreements without formal written contracts. The mechanism of fish marketing and operational cost calculation is largely controlled by *juragan*, resulting in limited transparency and information asymmetry between *juragan* and fishermen workers (ABK). From the perspective of fiqh muamalah, the system contains elements of *gharar* due to uncertainty in price information, operational costs, and profit-sharing determination. Although reflecting elements of *mudharabah*, *musyarakah*, and *ijarah*, the practice has not fully fulfilled contractual requirements regarding clarity, agreement, and recognition of each party's rights and obligations.

Furthermore, *maqashid sharia* values, particularly *hifdz al-mal* and *hifdz al-nafs*, have not been optimally achieved due to limited protection of fishermen's economic rights and livelihood security. Therefore, this study recommends strengthening written agreements, transparency mechanisms, ABK involvement in the fish-selling process, and institutional support from village governments and local MUI (Majelis Ulama Indonesia) to promote fair and sharia-compliant profit-sharing practices while preserving existing local values.

⁷⁴ Carol Warren and Dirk J. Steenberg, "Fisheries Decline, Local Livelihoods and Conflicted Governance: An Indonesian Case," *Ocean & Coastal Management* 202 (March 2021): 105498, <https://doi.org/10.1016/j.ocecoaman.2020.105498>.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

However, this study is limited to one research location, namely Kampung Rakyat District, South Labuhanbatu Regency, with a three-month data collection period and informants consisting only of parties directly involved in the profit-sharing system. Future research should involve broader research areas, longer observation periods, and additional stakeholders to provide a more comprehensive understanding of fishermen's profit-sharing practices from the perspective of fiqh muamalah and Islamic economic justice.

REFERENCE

- Al-Ghazali, Abu Hamid. *Ihyā' 'ulūm al-dīn*. Beirut: Dār al-Ma'rifah, 1982.
<http://archive.org/details/ihya-ghazali>.
- Al-Nawawi, Imam Abu Zakariyya. *Rawdhah al-Thalibin wa 'Umdat al-Muftin*. Beirut: Al-Maktab al-Islami, 1991.
<http://archive.org/details/nawawirawdah>.
- Al-Suwailem, Sami. *Hedging in Islamic Finance*. Vol. 10. Jeddah: Islamic Development Bank, Islamic Research and Training Institute, 2006.
- Al-Suyuti, Jalal al-Din. *Al-Asybah Wa al-Nazair Fi Qawa' Id Wa Furu' Fiqh al-Syafi' i*. Vol. 122. Bayrut: Dar al-Kutub al-Ilmiyah, 1983.
- Alwi, Muhammad, Muhammad Adam, Sirajuddin, and Firman Saputra Jusri. "Profit Sharing System between Punggawa Mappalele, Punggawa Posasiq, and Sawi in Fishing Activities in Pambusuang Village, Balanipa District, Polewali Mandar Regency." *LAA MAISYIR: Jurnal Ekonomi Islam*, November 30, 2024, 378–400.
<https://doi.org/10.24252/lamaisyir.v1i1.54575>.
- Aqilah, Rakha, Marliyah Marliyah, and Muhammad Ikhsan Harahap. "Penerapan Akad Mudharabah Dalam Produk Takaful Dana Pendidikan Pada PT. Takaful Keluarga Cabang Medan: Indonesia." *GEMAH RIPAH: Jurnal Bisnis* 3, no. 02 (June 2023): 65–75. Indonesia.
- Auda, Jasser. *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach*. London & Herndon: International Institute of Islamic Thought (IIIT), 2008.
- Az-Zuhaili, Wahbah. *Fiqh Islam Wa Adillatuhu*. Damaskus: Dar al-Fikr, 2011.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- Badan Pusat Statistik Kabupaten Labuhan Batu Selatan. “Kabupaten Labuhan Batu Selatan Dalam Angka 2023.” 2023. <https://labuhanbatuselatankab.bps.go.id/id/publication/2023/02/28/826cb57668fd59b666b0324/kabupaten-labuhan-batu-selatan-dalam-angka-2023.html>.
- Badan Pusat Statistik Kabupaten Labuhan Batu Selatan. “Kecamatan Kampung Rakyat Dalam Angka 2023.” 2023. <https://labuhanbatuselatankab.bps.go.id/id/publication/2023/09/26/1671ea1760122a5a82a9e6a7/kecamatan-kampung-rakyat-dalam-angka-2023.html>.
- Batubara, Chuzaimah, Mustapa Khamal Rokan, Muhammad Firdaus Bin Abdul Manaf, Sukiati Sukiati, and Isnaini Harahap. “Realizing Justice and Maṣlaḥah in E-Commerce: Fiqh Muamalah Insights and Challenges in Malaysia and Indonesia.” *JURIS (Jurnal Ilmiah Syariah)* 23, no. 2 (September 2024): 253. <https://doi.org/10.31958/juris.v23i2.12356>.
- Chapra, Muhammad Umer. *Islam and the Economic Challenge*. International Institute of Islamic Thought (IIIT), 1992.
- Creswell, John W., and J. David Creswell. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications, 2017.
- Dewan Syariah Nasional – Majelis Ulama Indonesia. “Fatwa Nomor: 07/DSN-MUI/IV/2000.” Jakarta: DSN MUI, 2000. <https://ojk.go.id/id/kanal/syariah/regulasi/fatwa-dsn-mui/Pages/fatwa-nomor-07-dsn-mui-iv-2000.aspx>.
- Ferrer, Alice Joan G., Robert Pomeroy, Michael J. Akester, Umi Muawanah, Watcharapong Chumchuen, Wen Chiat Lee, Phung Giang Hai, and K. Kuperan Viswanathan. “COVID-19 and Small-Scale Fisheries in Southeast Asia: Impacts and Responses.” *Asian Fisheries Science* 34, no. 1 (April 2021). <https://doi.org/10.33997/j.afs.2021.34.1.011>.
- Fitrilia, Fitrilia, Ulil Albab, and Heri Sutopo. “Kerja Sama Nelayan Budidaya Ikan Air Tawar Di Danau Ranau: Analisis Ekonomi Syariah Terhadap Pola Bagi Hasil.” *Jurnal Ekonomi Bisnis Dan Akuntansi* 6, no. 1 (January 2026): 521–33. <https://doi.org/10.55606/jebaku.v6i1.6694>.
- Handayati, Puji, Ahmad Munjin Nasih, Indah Susilowati, Idris, Prateep Kumar Nayak, and Bagus Shandy Narmaditya. “From Vulnerable to Resilience: An Assessment of Small-Scale Fisheries Livelihood in South Malang of

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- Indonesia.” *Discover Sustainability* 6, no. 1 (January 2025): 17. <https://doi.org/10.1007/s43621-025-00810-z>.
- Harahap, Isnaini, Zuhri M. Nawawi, and Eli Sugiarto. “Industri Kreatif UMKM (Usaha Mikro Kecil Dan Menengah) Di Kota Medan Dalam Perspektif Ekonomi Islam.” *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (July 2022): 1991–97. <https://doi.org/10.29040/jiei.v8i2.5796>.
- Harahap, M. Yusuf, Yusrizal Yusrizal, Dinda Tazkiyah Harahap, Ayya Azzahra, Rahman Jalaludin Siregar, Iqbal Mustaqim, Mhd. Yahya, Wardah Nasution, and Siti Aisyah Br Hsb. “Rekonstruksi Teori Produksi Kontemporer Berbasis Maqashid Syariah: Upaya Mewujudkan Kesejahteraan Ekonomi.” *Eklektik : Jurnal Pendidikan Ekonomi Dan Kewirausahaan* 8, no. 2 (January 2026): 39–47. <https://doi.org/10.24014/ekl.v8i2.38864>.
- Idrus, Mukhammad, Samirah Dunakhir, Rahayu Alkam, and Suharti Sirajuddin. “Profit-Sharing Practices of Patorani Fishermen in Takalar: An Analysis Through Sharia Muamalah Principles.” *Economics and Digital Business Review* 7, no. 1 (February 2026): 200–211. <https://doi.org/10.37531/ecotal.v7i1.3657>.
- Junaidy, Athailah, Muhammad Ikbal, and Zulhamdi Zulhamdi. “The Concept of Profit in Syirkah Al-‘Inān Islamic Economic Perspective: Study at People’s Banks Ipoh, Perak Malaysia.” *Al-Hiwalah: Journal Syariah Economic Law* 2, no. 2 (2023): 167–90. <https://doi.org/10.47766/alhiwalah.v2i2.1948>.
- Kahf, Monzer. *Islamic Economics: Notes on Definition and Methodology*. Jeddah: IRTI, Islamic Development Bank, 2003.
- Kasani, al-. *Kitaba Bada’i’ al-sana’i’ fi tartib al-sara’i’*. Beirut: Dar al-kutub al-‘ilmiyya, 1986.
- Kaswinata, Asmuni, and Tuti Anggraini. “Problematisasi Penerapan Kontrak Mudharabah Pada Pembiayaan Di Perbankan Syariah.” *Jurnal Tabarru’: Islamic Banking and Finance* 6, no. 1 (June 2023): 207–16. [https://doi.org/10.25299/jtb.2023.vol6\(1\).13286](https://doi.org/10.25299/jtb.2023.vol6(1).13286).
- Lubis, Fauzi Arif. “Analisis Ekonomi Kelembagaan Keuangan Masyarakat: Studi Modal Sosial Dan Dinamika Pendapatan Dalam Perspektif Ekonomi Syariah.” *AT-TAWASSUTH: Jurnal Ekonomi Islam* 8, no. 1 (June 2023): 49–59. <https://doi.org/10.30829/ajei.v8i1.15447>.
- Lubis, Muhammad Rizky, Tuti Anggraini, and Nurul Jannah. “Analysis of Online Gold Investment Interest on E-Commerce: A Fiqh Muamalah

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- Perspective: A Case Study of Housewives in Medan.” *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 11, no. 2 (October 2024): 339–50. <https://doi.org/10.29300/mzn.v11i2.4846>.
- Masyhuri, Muallif, Azhari Akmal Tarigan, and Fauzi Arif Lubis. “Analisis Maqashid Syari’ah Pada Kebijakan Restrukturisasi Dalam Mengatasi Pembiayaan Bermasalah Akibat Pandemi Covid 19 (Studi Kasus Bank BTN Syariah Medan).” *HUMAN FALAH: Jurnal Ekonomi Dan Bisnis Islam* 9, no. 2 (December 2022): 25–45. <https://doi.org/10.30829/hf.v9i2.13387>.
- Miles, Matthew B., A. Michael Huberman, and Johnny Saldana. *Qualitative Data Analysis*. SAGE Publications, 2014.
- Moleong, Lexy J. *Metodologi penelitian kualitatif*. Bandung: PT Remaja Rosdakarya, 2018.
- Muh. Zaini, Evrita Putri Azzahroh, and Eny Widiaty. “Analisis Kesejahteraan Ekonomi Masyarakat Pesisir Dalam Perspektif Maqashid Syariah: Studi Kasus Pantai Gading, Mataram.” *Peradaban Journal of Economic and Business* 4, no. 1 (March 2025): 55–70. <https://doi.org/10.59001/pjeb.v4i1.308>.
- Munandar, Arif. “Analisis Akad Mudharabah Pada Kerjasama Bagi Hasil Antara Nelayan Dengan Pemilik Bot Di Gampong Padang Baru Aceh Barat Daya.” Other, Universitas Islam Negeri Ar-Raniry, 2023. <http://library.ar-raniry.ac.id>.
- Nasution, Muhammad Addnan Nur, Muhammad Lathief Ilhamy Nasution, and Atika. “Pembiayaan Mudharabah Dan Produktivitas Usaha Tani: Analisis Mediasi Penguatan Kelompok Tani Dalam Perspektif Ekonomi Syariah.” *Jurnal Investasi Islam* 11, no. 1 (May 2026): 655–80. <https://doi.org/10.32505/jii.v11i1.14586>.
- Nugroho, Dimas Akbar, Juliana Nasution, and Tuti Anggraini. “The Effect of Interest Rate and Inflation on the Growth of Mudharabah Deposits at Bank Sumut Syariah Medan 2020-2024.” *Ghaly: Journal of Islamic Economic Law* 4, no. 1 (July 2026): 164–84. <https://doi.org/10.21093/ghaly.v4i1.13680>.
- Pemerintah Kabupaten Labuhanbatu Selatan. “Rencana Kerja Pemerintah Daerah (RKPD) Kabupaten Labuhanbatu Selatan Tahun 2026.” Labuhanbatu Selatan: Pemerintah Kabupaten Labuhanbatu Selatan, 2025.

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- Pratiwi, Nur Anisa, H. Muhammad Nuzur, and Rahma Muin. "Sistem Bagi Hasil Nelayan Dalam Perpektif Hukum Islam (Studi Kasus Di Lingkungan Ujung Baru, Kelurahan Polewali, Kecamatan Polewali)." *J-Alif: Jurnal Penelitian Hukum Ekonomi Syariah Dan Budaya Islam* 6, no. 2 (2021): 118–29.
- Qudamah, Ibn. *Al-Mughni*. Riyadh: Maktabat al-Riyadh al-Hadithah, 1992.
- Rahmadhani, Anisa, Tuti Anggraini, and Muhammad Lathief Ilhamy Nasution. "Analisis Klaim Asuransi Pada Produk Brilliance Hasanah Sejahtera dalam Meminimalisir Resiko Jiwa Dan Investasi (Studi Kasus PT. Sun Life Financial Syariah Cabang Medan)." *Ekonomi Bisnis Manajemen dan Akuntansi (EBMA)* 4, no. 1 (June 2023): 129–39. <https://doi.org/10.36987/ebma.v4i1.4345>.
- Rengganis, Agiet Mutiara, Marliyah Marliyah, and Wahyu Syarvina. "Analisis Penerapan Bagi Hasil Dalam Sistem Paro Pada Masyarakat Peternak Sapi Di Kabupaten Asahan." *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (July 2023): 2854. <https://doi.org/10.29040/jiei.v9i2.8830>.
- Riady, Dwi Kresna, Saparudin Siregar, and Sugianto. "Manajemen Sumber Dana Bank Syariah: Studi Literatur." *Jurnal Tabarru': Islamic Banking and Finance* 5, no. 2 (2022): 565–73. [https://doi.org/10.25299/jtb.2022.vol5\(2\).12140](https://doi.org/10.25299/jtb.2022.vol5(2).12140).
- Rizkullah, Ahmad, H. Muslimin, and Sirajuddin Sirajuddin. "Implementasi Sistem Bagi Hasil (Paron) Antara Nelayan Dan Pemilik Bagan Di Kelurahan Kolo Bima Dalam Perspektif Syariah." *AHKAM* 3, no. 1 (January 2024): 253–69. <https://doi.org/10.58578/ahkam.v3i1.2640>.
- Sābiq, Sayyid. *Fikih Al-Sunnah*. Beirut: Dar al-Kitab al-'Arabi, 1977.
- Sagita, Fitri, and Imsar Imsar. "Analisis Persepsi Masyarakat Desa Laut Dendang Terhadap Sistem Tanggung Renteng PNM Mekaar Dalam Pandangan Ekonomi Islam." *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (2022): 1937–46.
- Sen, Amartya. *Development as Freedom*. Oxford, New York: Oxford University Press, 2001.
- Shukri, Syaza, and Meor Alif Meor Azalan. "The Application of Maqasid Al-Shariah in Multicultural Malaysia: Developing Strong Institutions for Interethnic Unity." *Contemporary Islam* 17, no. 3 (October 2023): 433–50. <https://doi.org/10.1007/s11562-023-00528-7>.
- Sitompul, Muhammad Hakim, Sri Sudiarti, and Marliyah. "Strategi Peningkatan Penyaluran Pembiayaan Mudharabah Pada Bank Syariah Di Indonesia."

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 4 (August 2024). <https://doi.org/10.30651/jms.v9i4.23194>.
- Sitompul, Nabila Khairiyah, Eko Sri Wiyono, and Iin Solihin. "Vulnerability Level of Small-Scale Fishery Enterprises in Central Tapanuli, North Sumatra." *Jurnal Ilmu Pertanian Indonesia* 30, no. 1 (November 2024): 64–73. <https://doi.org/10.18343/jipi.30.1.64>.
- Stacey, Natasha, Emily Gibson, Neil R. Loneragan, Carol Warren, Budy Wiryawan, Dedi S. Adhuri, Dirk J. Steenbergen, and Ria Fitriana. "Developing Sustainable Small-Scale Fisheries Livelihoods in Indonesia: Trends, Enabling and Constraining Factors, and Future Opportunities." *Marine Policy* 132 (October 2021): 104654. <https://doi.org/10.1016/j.marpol.2021.104654>.
- Sugiyono. *Metode Penelitian Kualitatif: (Untuk Penelitian Yang Bersifat : Eksploratif, Enterpretif, Interaktif Dan Konstruktif)*. Bandung: Alfabeta, 2020. <https://opac.perpusnas.go.id/DetailOpac.aspx?id=1324393>.
- Syarvina, Wahyu, Sudirman Suparmin, and Tuti Anggraini. "Aplikasi 'Urf Dalam Ekonomi Islam." *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah* 4, no. 1 (June 2022): 1–16. <https://doi.org/10.52490/attijarah.v4i1.285>.
- Syatibi, Abu Ishaq. *Al-Muwafaqat Fi Ushul al-Syari'ah*. Beirut: Dar al-Kutub al-'Ilmiyyah, t. th, 1975.
- Syirazi, Abu Ishaq al-. *Al-Muhadzab Fi Fiqh al-Imam al-Syafi'i*. Beirut: Dar al-Kutub al-'Ilmiyyah, 1995.
- Tamam, Ahmad Badrut, and Ayunita Wardha Susanti. "Sistem Bagi Hasil Tangkapan Ikan Para Nelayan Prespektif Ekonomi Islam: Studi Kasus Di Desa Campurejo Panceng Gresik." *Al-Musthofa: Journal of Sharia Economics* 5, no. 2 (2022): 118–30.
- Taymiyyah, Ibn. *Majmu al-Fatawa*. Riyadh: Dar 'Alam al-Kutub, 1991. <http://archive.org/details/Majmu-al-fatawa>.
- Warren, Carol, and Dirk J. Steenbergen. "Fisheries Decline, Local Livelihoods and Conflicted Governance: An Indonesian Case." *Ocean & Coastal Management* 202 (March 2021): 105498. <https://doi.org/10.1016/j.ocecoaman.2020.105498>.
- Widiastuti, Tika, Sri Ningsih, Ari Prasetyo, Imron Mawardi, Sri Herianingrum, Anidah Robani, Muhammad Ubaidillah Al Mustofa, and Aufar Fadlul Hady. "Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework." *Heliyon* 8, no. 9

An Analysis of the River Fishermen Profit-Sharing System Based on the Perspective of Fiqh Muamalah in Kampung Rakyat District, South Labuhan Batu Regency

Masleni Nasution, et.al

- (September 2022): e10383.
<https://doi.org/10.1016/j.heliyon.2022.e10383>.
- Widiastuti, Tika, Arie Prasetyo, Anidah Robani, Imron Mawardi, Rida Rosida, and Muhammad Ubaidillah Al Mustofa. "Toward Developing a Sustainability Index for the Islamic Social Finance Program: An Empirical Investigation." *PLOS ONE* 17, no. 11 (November 2022): e0276876. <https://doi.org/10.1371/journal.pone.0276876>.
- Yusriadi, Yusriadi. "Aturan Utang Dalam Akad Pembiayaan Mudharabah Pada Bank Syariah." *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 18–36. <https://doi.org/10.47766/alhiwalah.v1i1.881>.
- Zulhamdi, Zulhamdi. "Aspek Hukum Perjanjian Dalam Aktivitas Bisnis." *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 75–84. <https://doi.org/10.47766/alhiwalah.v1i1.892>.