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Implementing Islamic Economic Principles for Fishermen Empowerment

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Abstract:
This study addresses the persistent challenges faced by fishing communities in Muara Sabak Timur, where unstable income, reliance on middlemen, and limited access to formal financing continue to hinder economic resilience. The primary objective is to analyze the implementation of Islamic economic principles in empowering fishermen through the fisheries sector and to identify supporting and inhibiting factors. Employing a qualitative case study approach, data were collected through in-depth interviews, participatory observation, and documentation of local institutions, and analyzed using thematic coding supported by triangulation to ensure validity. The findings reveal emerging practices of fair profit-sharing based on *musyarakah* and *mudharabah*, initiatives in Sharia-compliant financing through cooperatives and BMTs, institutional strengthening in fishery distribution, and growing awareness of Islamic economic literacy, although structural barriers such as middlemen dominance and weak managerial capacity remain. The contribution of this research lies in integrating the *maqasid shariah* framework with empirical practices of fishermen's empowerment, thereby enriching Islamic economics literature and offering practical recommendations for local policy. The implications highlight the importance of strengthening Sharia-based institutions and enhancing fishermen's literacy in Islamic economics as strategic pathways toward sustainable welfare in coastal communities.

Keywords:
Islamic Economics; Fishermen Empowerment; Maqasid Shariah; Coastal Communities; Fisheries Sector; Sustainable Welfare.

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INTRODUCTION

Indonesia, as the world's largest archipelagic nation, possesses vast marine and fisheries resources, yet paradoxically its coastal communities remain trapped in structural poverty and economic vulnerability. Despite the significant contribution of fisheries to regional GDP, fishermen continue to face unstable incomes due to dependence on middlemen, fluctuating market prices, and limited access to formal financing. This instability is not unique to Indonesia but reflects a global challenge in developing countries, underscoring the need for value-based approaches to strengthen coastal economic resilience (Favretto & Stringer, 2026; Islam et al., 2025).

The academic-practical gap in Indonesia's fishermen empowerment lies in the limited integration of Islamic economic principles into local policies and institutions. Most programs remain top-down, focusing on production rather than equitable distribution and social protection. Evidence shows that Islamic financial instruments such as productive zakat, waqf, and Sharia-based

cooperatives can sustainably improve fishermen's welfare (Herianingrum et al., 2023; Latip & Scholtens, 2026). This highlights the urgency of research that bridges this gap by examining Islamic economic principles in local empowerment strategies.

Conceptually, this study adopts the maqasid shariah framework, emphasizing the protection of wealth (hifz al-mal), life (hifz al-nafs), and family (hifz an-nasl). Normative principles such as justice (‘adl), cooperation (ta‘awun), and prohibition of exploitation (zulm) underpin the construction of a fair economic system. A case study in Natuna demonstrated that applying maqasid shariah in fisheries enhances financial literacy, strengthens community institutions, and promotes value-added diversification (Husamah et al., 2026; Asio et al., 2026). Thus, this research situates maqasid shariah as its central conceptual lens.

The study aims to analyze the implementation of Islamic economic principles in empowering fishermen in Muara Sabak Timur and to identify supporting and inhibiting factors. The research questions are: (1) How are Islamic economic principles implemented in fishermen's empowerment through the fisheries sector in Muara Sabak Timur? and (2) What factors support or hinder their implementation? These questions are addressed using a qualitative case study approach, employing interviews, observations, and documentation as primary methods (Miles, Huberman, & Saldaña, 2014; Islam et al., 2023).

This research contributes by offering an integrative analysis between Islamic economic theory and fishermen empowerment practices at the local level. Previous studies often focused on institutions or policies without comprehensively linking them to Sharia principles (Tsolakis et al., 2021; Mawrides et al., 2025). By mapping fishermen's practices in Muara Sabak Timur and testing their alignment with Islamic principles, this study proposes a maqasid shariah-based empowerment model relevant to Muslim coastal communities. It enriches academic literature while providing practical recommendations for equitable and sustainable fishermen empowerment policies.

METHOD

This study employs a qualitative approach using a case study strategy, aiming to gain an in-depth understanding of the implementation of Islamic economic principles in the economic empowerment of fishing communities in the Muara Sabak Timur subdistrict. The qualitative approach was chosen because it allows for the contextual exploration of social phenomena through the researcher's direct involvement in the research setting (Akcakaya et al., 2026). The research data consists of primary and secondary data. Primary data was obtained through in-depth interviews with fishermen, boat owners, cooperative managers, and local government officials, as well as through participatory observation of fisheries product distribution practices and business financing patterns. Local documentation, such as records of profit-sharing, cooperation agreements, and institutional documents from cooperatives or BMTs, was also used as a source of primary data to assess the transparency of contracts and the alignment of practices with Sharia principles (Abraham & Padmakumari, 2026). Secondary data was obtained from academic literature, government reports, relevant regulations, and official statistical data from the Central Statistics Agency, which served as both a theoretical foundation and a benchmark against field findings (Martins et al., 2023).

The inclusion criteria for primary data included informants who were directly involved in fisheries-related economic activities and had an understanding of Islamic economic principles, while the exclusion criteria applied to informants who lacked relevant experience or direct involvement in fishing business practices. The units of analysis in this study were individual and group fishermen, capital owners, and cooperative/BMT institutions operating in Muara Sabak Timur. Data analysis was conducted through the stages of data reduction, data display, and verification or drawing of conclusions, as developed by Miles, Huberman, and Saldaña (2014). The validity of the findings was ensured through triangulation of sources, methods, and data, thereby ensuring that the research results possess high credibility (Stovall, 2026). To support the thematic analysis, NVivo software was used as a qualitative coding tool, which allows for the systematic organization of data and facilitates the identification of thematic patterns (Solbakken & Magnussen, 2026). Thus, this research method was designed to produce an in-depth, triangulated analysis that aligns with the principles of Islamic economics in the context of empowering fishing communities.

RESULTS AND DISCUSSION

Results

The findings of this qualitative study were obtained through thematic coding of primary data consisting of in-depth interviews, participatory observation, and institutional documentation of fishing communities in the Muara Sabak Timur subdistrict. The analysis yielded four main themes representing the implementation of Islamic economic principles in the economic empowerment of fishing communities. First, the finding of fair practices in profit-sharing systems indicates that most capture fishermen have adopted a more proportional profit-sharing model compared to traditional practices, which tend to be exploitative. Interview data reveal that the musyarakah and mudharabah systems are beginning to be applied in the relationship between boat owners and fishermen, although not yet consistently. Similar research in Aceh also found that the implementation of Sharia-based profit-sharing systems can increase satisfaction and trust among the parties involved.

The second finding concerns access to Sharia-based financing. Observations show that most fishermen still rely on informal financing from middlemen at high interest rates, which results in low profit margins. However, there are local institutional initiatives such as Sharia cooperatives and BMTs that are beginning to offer riba-free financing alternatives. Institutional documentation reveals that murabahah- and qardhul hasan-based financing agreements have been used in several transactions. Research in Central Java supports this finding by showing that Sharia cooperatives are able to improve fishermen's access to capital while strengthening community solidarity.

The third finding concerns the institutional strengthening of fisheries product distribution. Field data indicate that fishermen's bargaining power against middlemen remains weak, with approximately 60% of the catch sold through intermediaries. However, efforts are underway to strengthen institutions through fishermen's cooperatives based on the principles of ta'awun (mutual aid) and distributive justice. A study in Malaysia shows that integrating Sharia principles into fishermen's cooperatives can improve members' well-being and strengthen local economic institutions.

The fourth finding concerns Islamic economic literacy and understanding of the maqasid al-sharia. Interviews with fishermen revealed that most informants had a normative understanding of the prohibition against riba and the importance of justice, but did not yet fully grasp the concept of the maqasid al-sharia as a framework for economic empowerment. Field observations revealed a gap between normative understanding and everyday economic practices. Research in Bangladesh confirms that Sharia financial literacy plays a crucial role in enhancing the economic capacity of coastal communities.

In addition to the main findings, this study also identified factors supporting the implementation of Islamic economic principles, such as the presence of Sharia-compliant microfinance institutions, regulatory support from the government through Law No. 7 of 2016, and the potential of local community-based institutions. The barriers identified include low business management literacy, limited direct market access, and the dominance of middlemen in the distribution chain. A study in Pakistan shows that sharia-compliant microfinance institutions can reduce fishermen's dependence on middlemen, thereby serving as an important enabling factor in economic empowerment.

Overall, the results of this study show that the implementation of Islamic economic principles in Muara Sabak Timur is still in its early stages, as evidenced by the practice of equitable profit-sharing, Sharia-compliant financing initiatives, the strengthening of distribution institutions, and improvements in Islamic economic literacy. However, structural challenges such as dependence on middlemen and low business management literacy remain major obstacles. These findings are consistent with research in Kalimantan that highlights the importance of diversifying fishermen's businesses to increase income, although this has not yet been directly linked to the principles of maqasid syariah.

Discussion

The results of this study confirm that the implementation of Islamic economic principles in the empowerment of fishing communities in the Muara Sabak Timur subdistrict is still in its early stages, with indications of fair practices in profit-sharing systems, Sharia-compliant financing initiatives, the strengthening of distribution institutions, and improvements in Islamic economic literacy. These findings align with the study's objective to analyze the application of Sharia principles in the fisheries sector and to identify supporting and inhibiting factors. The fact that some fishermen have begun to adopt the musyarakah and mudharabah systems indicates a shift from traditional practices toward more equitable models, although this shift is not yet fully consistent. This demonstrates the relevance of the study to the research question posed: how Islamic economic principles can be implemented in the local context of coastal communities (Nugraha & Zawaj, 2022; Bukido & Muslihin, 2025).

An interpretation of the findings within the framework of maqasid al-sharia indicates that the economic empowerment of fishermen is not only related to increasing income but also to the protection of property (hifz al-mal), life (hifz al-nafs), and family well-being (hifz an-nasl). The practice of Sharia-compliant financing through cooperatives and BMTs reflects efforts to avoid riba

and create a more just economic system. This aligns with Efendi (2022), who emphasized that the goal of maqasid shariah is economic equality and empowerment of the poor, including farmers and fishermen. Thus, the findings of this study can be understood as part of the process toward sustainable well-being based on Sharia values.

When compared to previous studies, the results of this research show both similarities and differences. A study in Natuna Regency indicated that applying maqasid shariah in fisheries enhances financial literacy and strengthens community institutions (Vianti & Setiawan, 2026; Amiruddin et al., 2025), consistent with findings in East Muara Sabak regarding the role of local institutions. However, research in South Kalimantan placed greater emphasis on integrating blue economy strategies without explicitly linking them to maqasid shariah principles (Setyanoor & Yunus, 2026; Shalihah et al., 2025), unlike this study, which explicitly uses maqasid shariah as its analytical framework. This difference indicates that the study in Muara Sabak Timur offers a stronger normative perspective than previous studies.

The scientific contribution of this article lies in the integration of empirical analysis with the maqasid al-sharia framework in the context of fisher empowerment. Previous studies have largely focused on institutional or policy aspects without comprehensively linking them to Sharia principles (Toyyibi, 2025; Nabi et al., 2022). This article enriches the literature by offering a model of empowerment based on Islamic values that is relevant to coastal Muslim communities. This contribution is not only academic but also practical, as it can serve as a reference for policymakers in designing more equitable empowerment programs.

The limitations of this study must be acknowledged in proportion to their significance. First, the study was conducted in only one subdistrict, so the generalizability of the results to other regions remains limited. Second, limited access to micro-level statistical data prevented an in-depth quantitative analysis. Third, Islamic economic literacy among fishermen remains low, so their interpretation of Sharia principles tends to be normative. These limitations are consistent with the findings of a study in Bangladesh that emphasizes the importance of Sharia financial literacy in enhancing the economic capacity of coastal communities (Nabi et al., 2022; Sofyan & Sofyan, 2026).

The policy implications of this study are the need to integrate Islamic economic principles into fisher empowerment programs. Local governments can develop Sharia-compliant cooperatives as instruments for a more equitable distribution of fishery products and expand access to Sharia-compliant financing through BMTs. Research in Maluku shows that Islamic financial instruments can improve fishermen's income stability while adhering to maqasid shariah principles (Shalihah et al., 2025; Fadlun, 2025), making this approach relevant for implementation in Muara Sabak Timur.

Implications for future research include the need for comparative studies across coastal regions to examine variations in the implementation of Islamic economic principles. Research in Indonesia indicates that the integration of Sharia principles into fishermen's cooperatives can improve members' well-being (Nugraha & Zawaj, 2022; Bukido & Muslihin, 2025); thus, comparative studies can enrich the literature with a cross-national perspective. Additionally, quantitative research on the impact of Sharia-compliant financing on fishermen's income is needed

to strengthen the empirical evidence.

Finally, this study offers practical recommendations for fishing communities, namely the need to improve Islamic economic literacy through training and mentoring. Research in Nigeria shows that Islamic financial literacy contributes to enhancing the capacity of coastal communities (Mijinyawa et al., 2026; Amelia et al., 2026). Thus, literacy is a key factor in optimizing the implementation of Islamic economic principles in the fisheries sector.

CONCLUSION

This study collectively confirms that the implementation of Islamic economic principles in the empowerment of fishing communities in the Muara Sabak Timur Subdistrict has shown positive signs, although it is still in its early stages. Key findings reveal the adoption of a more equitable profit-sharing system, Sharia-based financing initiatives through cooperatives and BMTs, the strengthening of institutions for the distribution of fishery products, and an increase in Islamic economic literacy among fishermen. Identified supporting factors include the presence of Sharia-compliant microfinance institutions and government regulatory support, while inhibiting factors include low business management literacy, limited direct market access, and the dominance of middlemen in the distribution chain. Thus, this study successfully addresses the research question posed: how Islamic economic principles are implemented in the fisheries sector and the factors influencing their success.

The theoretical contribution of this study lies in the integration of the maqasid al-sharia framework with the practice of economic empowerment for fishermen, which enriches the literature on Islamic economics in the context of coastal communities. In practical terms, this study offers a model of empowerment based on Islamic values that can serve as a reference for policymakers and practitioners in designing more equitable and sustainable programs. The novelty of this study lies in its emphasis on the relevance of the principles of justice, partnership, and the prohibition of usury in building a local economic system suited to the characteristics of Muslim coastal communities, thereby making both conceptual and practical contributions to the development of Islamic economic theory and practice. The implications of this study open the door to further comparative research among coastal regions to examine variations in the implementation of Islamic economic principles, as well as quantitative research that measures the impact of Sharia financing on fishermen's well-being in a more quantifiable manner. In addition, practical recommendations that can be developed include improving Islamic economic literacy through community-based training and mentoring, as well as strengthening Sharia-compliant cooperatives as instruments for a more equitable distribution of fishery proceeds. Through these measures, the economic empowerment of fishing communities can be directed toward sustainable well-being that is in harmony with Islamic values.

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