

Economic Empowerment of Rural Communities through Mudharabah Scheme in Freshwater Fish Cultivation

Rusnawati ¹
Eci Nuriantika ²

Department of Community Development, Faculty of Da'wah and Communication,
Ar-Raniry State Islamic University, Banda Aceh, Indonesia
rusnawati@ar-raniry.ac.id

ABSTRACT

The mudharabah (shahibul maal) program in freshwater fish farming is a form of sharia-based partnership that aims to improve the welfare of rural communities through a profit-sharing system. This study aims to analyze community experiences in the mudharabah (shahibul maal) program in freshwater fish farming in Lawe Pangkat Village, Southeast Aceh Regency. The method used was a qualitative ethnographic field approach through observation and semi-structured interviews with capital owners, business managers, and village officials. The results show that the mudharabah program contributed to increased income, work motivation, and community cultivation skills. The profit-sharing system agreed upon at the outset encouraged trust and active participation of managers. However, program implementation still faces obstacles such as limited capital, the risk of crop failure, and a lack of technical experience among some managers. The mudharabah program has the potential to become a model for sustainable sharia-compliant economic empowerment in the rural fisheries sector with adequate mentoring support.

Keywords : Economic Empowerment, Mudharabah Scheme, Freshwater Fish Cultivation

INTRODUCTION

Fisheries sector cultivation, especially freshwater fish farming, has a role strategic in supporting resilience food and improvement welfare public rural areas. Availability source Power natural such as water and land make fish farming as opportunity relative effort easy accessible to the public (Nusran et al., 2022). However, limited capital, low skills technical, as well as height risk production Still become obstacle key in development business cultivation scale small.

In context sharia economics, contracts mudharabah (shahibul maal) offers scheme partnership based for results that place capital owners and business managers in a relationship fair cooperation (Kurnia et al., 2025) . This scheme is not only provide access capital, but also encouraging participation active community in activities productive without pressure burden flower as in the system financing conventional . Some study show that contract mudharabah play a role as instrument financing business productive and capable increase capacity production and encourage strengthening sector real through system for transparent results (Permatasari et al., 2025) . Therefore, mudharabah potential become instrument empowerment relevant economics for public rural areas, especially for perpetrator business scale small ones who have limitations access to source formal capital .

Lawe Pangkat Village, Southeast Aceh Regency, is one of the areas that implements the mudharabah program in freshwater fish cultivation. as effort increase income community. This program involves government village as capital providers and the community as a business manager. Although the program has walk and give benefit economy, success implementation not only determined by the scheme financing, but also by experience, capacity, and perception public

as perpetrator main program.

A number of study about mudharabah in Islamic economics tends to focus on review laws , regulations , and practice contract for results between capital owners and business managers , especially in the context of institution Islamic finance or sector business productive in a way general (Aditya et al., 2025). Some study more Lots discuss aspect suitability contract mudharabah with the principle Islamic law and regulations Islamic banking , as well as mechanism financing based for results , without dig in a way deep experience social economy perpetrator business as subject empowerment . In the sector fisheries , a study that focuses on how public understand , implement , and feel impact partnership mudharabah in life their economy is still relatively limited , so that aspect experience field and dynamics social economy perpetrator not much business yet revealed in the literature .

Based on condition this study aims to analyze experience community in implementing the mudharabah program (shahibul maal) in freshwater fish farming in Gampong Lawe Pangkat , Southeast Aceh Regency , as well as identify challenges faced in management business . Research results expected can become material evaluation for implementation of partnership programs sharia- based at the same time give contribution to development of empowerment models sustainable sharia economy in the sector fishery rural .

METHODS

This research uses approach qualitative with design ethnography field to understand in a way deep experience community in implementing the mudharabah program (shahibul maal) in freshwater fish farming in Gampong Lawe Pangkat , Southeast Aceh Regency . This approach was chosen Because allows researchers dig meaning , perception , and dynamics social economic problems experienced by the perpetrators business in context life daily .

Data collection was carried out through observation participatory and semi- structured interviews to selected informants purposively , consisting of capital owners (shahibul maal), business manager cultivation (mudharib), as well as apparatus villages involved in program planning and supervision . Interviews focused on the implementation process partnership , mechanism for results , perceived benefits , and obstacles faced in management business cultivation .

Data obtained analyzed use technique analysis thematic through stages data reduction , data presentation , and data extraction conclusion . Analysis process done in a way simultaneous since stage data collection by means of grouping information into themes main issues related to empowerment economy , participation society and sustainability effort . To maintain validity of the data, this study applies technique triangulation sources and methods by comparing results observation , interviews , and documents relevant supporters .

RESULTS AND DISCUSSION

Research result show that the mudharabah program (shahibul maal) in freshwater fish farming in Gampong Lawe Pangkat give impact positive to improvement income business management community . Most of them informant state that scheme for results allows them to run business without having to provide large initial capital , so open opportunity business for

communities that previously did not have access capitalization . In addition to increasing income , this program also increases motivation work and skills technical aspects of fish farming , especially in management pool , giving feed , and control water quality .

From the side connection partnership , agreement for predetermined results implementation business assessed capable build trust between capital owners and managers. Informants mention that clarity distribution profit and the absence of obligation return on capital when happen loss encourage managers to be more responsible responsible in running business . Communication patterns between second party generally informal but walk effective in completing problem operational in the field .

Table 1. Development of the Freshwater Fish Cultivation Mudharabah Program in Lawe Pangkat Village in 2021–2025

o	Year	Amount Program Recipients	Types of Fish Cultivated	Average Production (kg)	Cleanliness Level (%)
	2021	10	Tilapia, Catfish	1,200 kg	70%
	2022	10	Tilapia, Catfish	1,600 kg	75%
	2023	11	Nila, Sir	1,850 kg	78%
	2024	5	Nila, Sir	2,100 kg	80%
	2025	3	Nila, Sir	1,600 kg	75%

However Thus , this study also found that a number of obstacles in implementing the program. Limited capital causes scale business relatively small and difficult to do expansion production . In addition, the risk fail harvest consequence fish diseases , unstable water quality , and factor weather become challenge main influencing factors results production . Some managers are still own limitations experience technical , so that management cultivation is not optimal and has potential lower level success harvest .

From the perspective sustainability , in part informant evaluate that the success of the program depends heavily on the existence of mentoring technical and monitoring of party village or institution related . Without support said , the risk loss can lower interest society to continue business cultivation . Therefore , even though the mudharabah program assessed beneficial , sustainability and expansion of the program requires strengthening management capacity and support more institutional systematic .

Study show that the mudharabah program in freshwater fish cultivation in Gampong Lawe Pangkat capable increase access capital and income society , especially for perpetrator businesses that previously had no capital to start cultivation . This finding is in line with the concept base mudharabah which is a profit-sharing financing cooperation agreement where capital is provided by the capital owner and the business is managed by the manager, with profit sharing according to the agreed ratio and risk sharing according to sharia provisions (Husna et al., 2025) . In the context

of empowerment, this scheme opens opportunity participation economy for group society that is structural own limitations access to institution formal finance.

However Thus, the program development data for 2021-2025 shows dynamics that are not completely linear between amount program recipients and levels production. Although the average production increase until in 2024, the number recipient precisely decrease in a way significantly in the last two years. This pattern indicates that success production not only determined by the scheme financing, but also by capacity technical management, availability of further capital, and effectiveness assistance. Decrease amount participant can reflect selection natural consequence risk efforts, limited program funds, or low readiness part community in managing cultivation in a way sustainable.

From the side Institutionally, previous studies have shown that a well-planned profit-sharing payment mechanism can increase investor confidence through transparency, certainty of profit sharing, and a clear distribution mechanism. This is relevant to the finding that mudharabah partnerships will be stronger if the profit-sharing mechanism is understood and implemented professionally (Widyaningtyas et al., 2025). However, communication patterns are still informal and minimal standard operational cultivation potential weaken sustainability effort. This shows that fair sharia scheme in a way contractual not necessarily Enough strong if not accompanied by systematic program management, including recording production, management risk, and evaluation management performance.

Findings about limitations experience technical some managers also emphasized that empowerment economy is not only relates to the provision of capital, but also to improvements capacity source Power Human resources. A similar thing was also found in the implementation of mudharabah in financing MSME business capital, where mudharabah provides significant capital access for business actors to enter productive economic activities, but business success is still influenced by technical assistance, business management training, and adequate access to market information (Ridzqullah et al., 2025). Thus, the effectiveness of mudharabah in financing MSME business capital is still influenced by the availability of technical assistance, business management training, and adequate access to market information (Ridzqullah et al., 2025). mudharabah as instrument empowerment is greatly influenced by integration between financing, mentoring technical, and strengthening institutional local.

Field data shows that the production increases that occurred in several periods have not been fully accompanied by stable numbers of participants and sustainable cultivation efforts. This situation indicates that the profit-sharing partnership scheme through mudharabah does play a role in opening access to capital, but is insufficient to address production risks and limited technical capacity of managers. This aligns with the view in the literature on Islamic economic empowerment, which emphasizes that profit-sharing financing needs to be integrated with technical assistance, risk management, and institutional strengthening to produce sustainable empowerment impacts. Therefore, the variation in production achievements and fluctuations in community participation in this program can be understood as a reflection of the suboptimal integration between financing, human resource capacity, and business management systems.

CONCLUSION

This study shows that the mudharabah (*shahibul maal*) program in freshwater fish farming in Gampong Lawe Pangkat plays a role in opening access to capital and encouraging community participation in productive economic activities, while simultaneously improving the motivation and skills of business managers. However, the success and sustainability of the business are not only determined by the profit-sharing-based financing scheme, but also by the technical capacity of managers, production risk management, and institutional support and business mentoring. Fluctuations in the number of program recipients and variations in production results indicate that access to capital alone is not sufficient to build sustainable community economic independence. Therefore, the effectiveness of mudharabah as an instrument of economic empowerment in the rural fisheries sector needs to be supported by an integrated approach between financing, human resource capacity building, and strengthening program governance.

BIBLIOGRAPHY

Muhammad Nursan, SP, Rakhman, IA, Eko Supriastuti, SP, FR, AFU, SP, MS, & Sukarne, SP (2022). *Building the regional economy: development strategies in agribusiness, village economy, and workforce*. Padang. Indonesian Education Circle.

Kurnia, AB, Rahmadhani, CA, Hatini, N., & Kamal, H. (2025). Innovation of Mudharabah Contract in Islamic Banking: Islamic Economic Perspective and Its Implications for Modern Practice. *Glossary: Journal of Islamic Economics*, 3 (1), 32-46.

Permatasari, O., Queentanisha, KJ, Zakhiah, SL, Anisya, N., Halizah, FHN, Putri, AA, & Kurniawan, T. (2025). The Role of Syirkah and Mudharabah Contracts as Productive Business Financing Instruments in Islamic Financial Institutions in Indonesia. *Journal of Islamic Economic Law*, 4 (2), 179-186.

Aditya, R., Aljazirah, NP, & Salsabila, N. (2025). Compliance with Islamic Law in Mudharabah Practices in Islamic Banking in Indonesia. *JIMU: Multidisciplinary Scientific Journal*, 3 (03).

Husna, ZM, Afida, IN, Rohmah, NN, Azahra, IM, Ramadhani, ALO, & Kurniawan, T. (2025). Syirkah (Partnership) and Mudharabah (Profit Sharing) Contracts and Their Application in Productive Business Financing. *AL-BAYAN: JOURNAL OF ISLAMIC LAW AND ECONOMICS*, 5 (2), 109-129.

Widyaningtyas, DS, Rossa, HAK, Suganda, NS, & Asiyah, BN (2025). Profit-sharing payment planning to increase investor confidence. *Quranomic: Journal of Islamic Economics and Business*, 4 (1), 19-36.