

## ABSTRAK

**FIFI ALFIANA.2025. IMPLEMENTASI AKAD MUDHARABAH ANTARA PEMILIK KAPAL DAN NELAYAN DI DESA SANROBONE KABUPATEN TAKALAR. SKRIPSI,Program Studi Ekonomi Islam,Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Makassar. Dibimbing Oleh Agus Salim dan H. Muh. Najib Kasim**

Penelitian ini bertujuan untuk menganalisis bagaimana pelaksanaan akad mudharabah antara pemilik kapal dengan nelayan di Desa Sanrobone Kabupaten Takalar. Akad mudharabah merupakan salah satu bentuk kerjasama dalam ekonomi Islam yang melibatkan pemilik modal (shahibul mal) dan pengelola usaha (mudharib), dimana keuntungan dibagi sesuai dengan kesepakatan yang dibuat. Penelitian ini menerapkan pendekatan kualitatif dengan menggunakan metode deskriptif, dimana informasi diperoleh melalui wawancara mendalam, observasi dan dokumentasi. Hasil penelitian menyatakan bahwa dalam praktik akad mudharabah di Desa Sanrobone, pemilik kapal menyediakan modal berupa perahu dan peralatan menangkap ikan, sedangkan nelayan bertugas untuk melaksanakan operasi penangkapan ikan. Namun demikian, terdapat beberapa tantangan yang harus dihadapi dalam pelaksanaan akad ini, seperti kurangnya pemahaman terhadap prinsip syariah, pembagian keuntungan yang tidak sesuai dengan kesepakatan awal, serta risiko kerugian yang belum diselesaikan secara adil. Kesimpulan dari penelitian ini adalah perlunya peningkatan literasi keuangan syariah di kalangan masyarakat nelayan dan pemilik kapal untuk memastikan akad mudharabah dijalankan sesuai prinsip syariah, serta pentingnya peran lembaga pendukung dalam memberikan edukasi dan mediasi.

**Kata Kunci:** kontrak mudharabah, pemilik kapal,nelayan

## ABSTRACT

**FIFI ALFIANA.2025. Implementation of mudharabah contracts between ship owners and fishermen in sanrobone village, Takalar district. Thesis, islamic Economics Study Program, Faculty Of Economic AND Business, Muhammadiyah University of Makassar. Supervised by Agus Salim And H. Muh. Najib Kasim.**

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

**Keywords:** mudharabah contracts, ship owners, fishermen