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Accessibility of Murabahah Financing for Coastal Fishermen (Systemic Approach in the Perspective of Maqashid al-Sharia)

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Abstract

East Lombok, a district in West Nusa Tenggara Province, has substantial marine and fisheries potential, particularly in the southern coastal areas of Jerowaru and Keruak, yet this potential remains underutilized due to limited access to financing mechanisms that match the socio-economic characteristics of fishing communities. Persistent poverty among small-scale fishermen is largely driven by difficulties in obtaining business capital from formal financial institutions because they do not possess the collateral required by conventional financing systems. This study aims to analyze an alternative microfinance model for fishermen based on Islamic law by employing qualitative field research that is conceptually grounded in Jasser Auda's systems approach with its six epistemological dimensions: Cognitive, Purposefulness, Holism, Openness, Multidimensionality, and Dynamic. The analysis focuses on how a microfinance scheme structured through *murabahah* can address the technical constraints faced by fishermen and support the construction of legal provisions that realize *jalb al-mashalih wa daf'u al-mafasid*, thereby fostering stability, justice, and welfare in their lives. The findings underscore the potential of a systems-based Islamic microfinance model to better align financing schemes with the lived realities of coastal fishing communities, contributing to more equitable access to capital and to the broader objectives of social justice and economic well-being within the framework of Islamic law.

Keywords: Accessibility; Islamic Microfinance; *Murabahah* Financing; Coastal Fishing Communities; Islamic Law

INTRODUCTION

Fisheries development is directed towards obtaining optimal and sustainable results and efficiency, which means it contains technological, economic, ecological and socio-cultural content (Suryadi & Sufi, 2019). Indonesia is climatologically and geographically a potential region with a variety of natural resource wealth. Climatologically, Indonesia has a tropical climate with 17,504 islands covering an area of 1.90 million km2 and a territorial sea area of 3.1 million km2 with a coastline of 95,181 km. With a sea area of more than 60 percent, Indonesia has enormous maritime resource potential, such as: 8,500 fish species (37% of the world), 555 seaweed species, 950 coral reef biota, 2.96 million hectares of brackish water fisheries, 12.55 million hectares of marine cultivation, and 6.5 million tons per year of marine capture fisheries (Andari, 2022).

The potential of these large marine resources is also supported by the geographical area, where Indonesia is an inherent part of the international shipping and trade network system. If the average number of household members in Indonesia is around four people, then there are around 5.6 million Indonesians whose lives depend on the fisheries sector. Most of those who work in the fisheries sector are disadvantaged in terms of education, with almost 70 percent having an elementary school education or below and only around 1.3 percent having a higher education. (Putranto et al., 2023).

In Indonesia itself, the majority of people in coastal areas are very dependent on the fisheries sector for their livelihood, so it is not surprising that the fisheries sector is often referred to as "employment of the last resort" where workers who are not absorbed in other sectors will be easily absorbed by the fisheries sector. (Husni et al., 2022). The population living in coastal areas mostly work as fishermen and are often referred to as people with a low economic background. Behind the problems of many small fishing communities, there is a very basic thing, namely the dependence of fishermen on the social system that traps small fishermen in poverty.

One significant effort to resolve the problems of fishermen is through the establishment or strengthening of sharia-based financial institutions, which can grow and develop independently and sustainably according to the problems and income patterns of fishermen themselves, where financial institutions, both formal and non-formal, should abandon usury practices in the form of using interest in their business activities. (Chandra Ramadhan et al., 2022).

The cause of the poverty problem that is often faced by small fishermen is the difficulty of getting business capital assistance by using the financing system in financial institutions, especially in bank financial institutions. This difficulty arises because fishermen do not have collateral as a requirement for the financing.

Capital is one of the problems that still occurs for fishermen in fulfilling facilities and equipment for going to sea. In the research Munawar et al., (2022) hows that fishermen are very enthusiastic and interested in applying for capital financing to Islamic financial institutions, this is indicated by an increase in understanding of the basic concept of capital accessibility, forms of capital access, and stages of applying for capital to Islamic financial institutions.

East Lombok is one of the districts in West Nusa Tenggara Province that has enormous marine and fisheries potential, especially in the southern coastal areas such as Jerowaru and Keruak Districts. This area is known for its significant number of fishermen and abundant marine wealth, ranging from pelagic fish, coral reefs, to seaweed cultivation. However, this economic potential has not been fully optimized due to limited access to financing sources that are in accordance with the social and economic characteristics of the fishing community.

Access to inclusive financial services is a key factor in empowering coastal communities economically. However, in practice, many fishermen are still trapped in informal financing systems with high interest rates, such as ijon or middlemen, which exacerbate economic inequality. Formal financing schemes based on sharia, such as Murabahah, have not been able to fully reach fishermen groups effectively (Manurung et al., 2025).

On the other hand, the development of Islamic financial institutions in the last two decades offers a fairer financing alternative based on Islamic values. One of the most dominant products used by Islamic financial institutions is the murabahah contract, namely a sale and purchase contract with a profit margin agreed upon in advance. In its ideality, murabahah is intended to provide easy, transparent, and usury-free access to financing, especially for small and micro business actors. However, the reality in the field shows that fishermen's access to murabahah financing products is still very limited. The mismatch between product design and the socio-cultural conditions of fishermen, as well as procedures that are considered complicated and inflexible, are the main obstacles in reaching coastal communities (Tan et al., 2023).

This reality shows a gap between the ideals of sharia financing and the reality of implementation in marginal communities. Therefore, a normative approach alone is not enough to answer this accessibility issue. A more holistic and contextual approach is needed, namely a systemic approach that is able to map various factors that are interconnected and influence each other in the sharia financing ecosystem for fishermen. A systemic approach does not only see financing as a two-party relationship (giver and recipient), but as a system consisting of various elements—regulations, culture, social structures, economic actors, and local values—that interact with each other and shape the final result of an economic policy or practice (Sriyono & Dewi, 2021).

In this context, the maqashid al-shariah approach as developed by Jasser Auda becomes very relevant. Auda proposes a maqashid model that is systemic, holistic, and contextual, which not only prioritizes the preservation of the five main objectives of sharia (al-daruriyyat), but also pays attention to social dynamics, locality, and power relations in economic practices. With this approach, murabahah is not sufficient to only fulfill the formal legal aspects, but must be tested to what extent it is able to realize the values of justice (al-'adl), welfare (al-maslahah), and empowerment (tamkin) for the fishing community.

Thus, this study is important to review the murabahah financing model from a systemic and maqashid al-shariah perspective, in order to formulate an inclusive, contextual, and empowering financing scheme. This study aims to explore the barriers to fishermen's accessibility to murabahah financing, analyze the systemic factors that influence it, and offer a murabahah transformation model that is more adaptive to the needs of fishermen on the south coast of East Lombok.

METHODS

This research is a qualitative research with a field research approach, Data obtained from Primary Data by conducting in-depth interviews with Fishermen (ABK and boat owners), Religious and community leaders, Managers of cooperatives/microfinance institutions, Practitioners and academics of Islamic economics in East Lombok and direct observation of fishermen's economic activities and debt-receivable transaction patterns. The main instrument in this study is a semi-structured interview guideline. Data were analyzed using qualitative descriptive techniques.

RESULTS

Factors Causing Fishermen to Become Poor

In general, the problem of poverty among fishermen is grouped into 4 (four groups), namely: culturally, naturally, technically, structurally. Each problem requires a different solution, so that efforts to overcome it can run optimally if based on the main problem causing the poverty of fishermen (Wulandari et al., 2022).

Likewise, in the issue of capital/micro financing, sharia would be much more appropriate (effective) if it is based on the problems faced by fishermen. Naturally, the poverty of fishermen is caused by natural disasters that are beyond the reach of fishermen. As Islam views destiny, disasters can also befall fishermen, either due to accident, season or climate, such as ships sinking due to waves, fires and various other disasters (MINDARI, 2019).

Culturally, fishermen have a low culture and work ethic and a more wasteful lifestyle. When they get more results in one trip, fishermen tend to be more relaxed and do not do another trip and rarely save. When a disaster occurs, especially when there is a change in climate/season, fishermen are still reluctant to change professions or change other businesses/professions, even though they are still in the scope of fisheries. This condition is also exacerbated by the low level of education of fishermen with a relatively large number of family members (Putranto et al., 2023).

The problem of poverty caused culturally is basically more difficult to solve, in addition to requiring a longer process, this change in character and way of thinking must also go through an integrated program and involve many parties. Technically, the main problem for poor fishermen is inadequate fishing equipment and infrastructure.

First, the ability/capacity of small-engined ships and few crews with short-distance sailing ranges and have exceeded the limits of existing fish resources (maximum sustainable yield) or have experienced overfishing. In addition, the technology and fishing gear of fishermen are still simple, including to maintain good fish conditions and do not have good storage/cooling containers (best handling practices).

Second, the cost of landing fish is more expensive at ocean fishing ports (PPS) or archipelago fishing ports (PPN) which generally meet sanitation and hygiene requirements, so that small fishermen are only able to land fish at small ports of Fish Landing Places (TPI) and Coastal fishing ports (PPB) which only have low standards which further worsen the condition of fresh fish catches(Afifah et al., 2024).

Third, small fishermen have difficulty and it is relatively expensive to obtain supplies (food, additional nets, fuel), so they often borrow/buy from intermediary traders whose prices are more expensive. As a consequence, the catch is sold to them at a lower price. Fourth, the fishermen who are crew members (ABK) or labor fishermen receive lower wages or profit sharing compared to the captains or fishing masters, let alone the ship owners. Structurally, the government's partisanship and regulation system has not fully supported poor fishermen and marine fisheries in general/maritime (Ani Fatmawati et al., 2020).

The government has not provided adequate infrastructure for fishing ports even in remote areas, is unable to maintain the stability of fish prices, has not provided easy bank credit for small fishermen because wooden boats cannot be used as collateral, has not provided clear and firm regulations regarding unreported and illegal fishing and the marine environment is increasingly polluted (Pasira et al., 2018).

Limited Accessibility of Murabahah Financing

Access is a degree of ease in achieving a desire or need. While access to financing itself is a path or way for someone to obtain or obtain financing. There are many steps that a fisherman must go through in order to obtain sharia financing, namely by following the procedure. The majority of fishermen have not obtained murabahah financing because collateral requirements are difficult to meet and installments are not flexible to seasonal income. This condition contributes to the low access of fishermen to sharia financial institutions (Fauziah, 2018).

One of the problems that fishermen commonly face or that often occurs in other marine areas related to fisheries that operate in the micro-business sector is the difficulty in obtaining additional capital from formal institutions such as banking institutions (Munawar et al., 2022).

Jasser Auda's system approach is very relevant in understanding Islamic law in the modern context. Auda argues that Maqasid al-Shariah, traditionally understood as five main objectives—preservation of religion (hifz al-din), life (hifz al-nafs), reason (hifz al-'aql), descendants (hifz al-nasl), and property (hifzal-mal)—can be further developed to meet the challenges of the times (Syihab, 2023). From a system perspective, Islamic law cannot be seen as merely a set of rules that must be obeyed, but rather as a living system that functions to balance individual needs with social and collective interests. This shows the importance of the role of law in achieving justice and social sustainability in Muslim societies.

The lack of capital in life and business activities is what forces fishermen to take alternatives, namely through loans offered by loan sharks with easy terms and conditions and fast disbursement of money but with very high interest payments. The lack of capital needed by fishermen is also exacerbated by the low selling price of fish catches obtained by fishermen to middlemen (Akhmad et al., 2017).

Traditional Debt Dominance and Dependence

The debt relationship between fishermen and bosses is still strong, with a patron-client pattern that is potentially exploitative and non-transparent. Fishermen tend to get trapped in recurring debt with no way out (Sari, 2020).

Another problem that is no less important in the economic activities of fishermen, especially related to fishing operations, is the issue of business capital to provide all the needs of fishing activities, such as ship fuel, fishing equipment and so on. For fishing communities, especially small fishermen or traditional fishermen, the need for business capital, which can be accessed or utilized at any time, is very high. This condition is a response to the high investment costs in the capture fisheries sector, while income is uncertain and income levels vary.

Auda argues that major changes in Islamic legal theory must be made by changing its underlying epistemological structure. As an alternative, Auda offers a systems approach with six epistemological dimensions: Cognitive Dimension, Purposefulness Dimension, Holism Dimension, Openness Dimension, Multidimensionality Dimension, and Dynamism Dimension.

With the need for household consumption that must be met every day, fishermen do not have sufficient savings if one day they have to face the reality that the fishing equipment they use is damaged and requires quite large repair costs. This limited cash ownership is what then pushes fishermen into a complex debt network, especially to loan sharks or informal credit providers.

DISSCUSSION

The Gap Between the Financing System and Local Reality

Formal Islamic financial institutions are less accommodating of seasonal risks and socio-cultural conditions of fishermen, so that financing products are less relevant and inclusive (Hadi & Nurhayati, 2021).

The coastal communities of South Lombok— such as in Jerowaru, Keruak, and surrounding districts — generally depend on the capture fisheries sector, marine cultivation, and small fishermen's businesses for their livelihoods. However, the financing systems available formally, such as banks and microfinance institutions, have not fully met their real needs and conditions.

Accessibility of Formal Financial Institutions, with Reality: Many fishermen do not have formal collateral (land certificates, registered businesses) which are requirements for applying for loans and Financing System: Formal institutions require administration and collateral that are difficult for traditional fishermen to fulfill (Hariyanti et al., 2023).

Suitability of Financing Schemes, with Reality: Fishermen's income is very seasonal and depends on the weather, and Financing System: Fixed installment payment schemes (monthly) from financial institutions are not flexible to fluctuations in fishermen's income.

Financial Literacy, with Reality: Many coastal communities still have low levels of financial literacy, and Financing System: The financial products offered tend to be complex, without adequate assistance or education.

Local Culture and Beliefs with Reality: People trust the arisan system, informal savings and loans, or loans from middlemen more because they are considered more practical and Financing System: Formal financial institutions rarely adjust their approach to local values.

The Impact of This Gap Includes Dependence on middlemen and informal loans with high interest rates. Difficulty in developing small-scale and micro-productive businesses. The community-based murabahah financing model has great potential, especially in the context of local communities such as in the southern coastal area of East Lombok. This financing combines sharia principles with a community-based participatory approach, which can address the gap between the formal system and local needs (Alam et al., 2023).

The Potential of This Model in a Local Context Strengthens Social Trust and Local Networks, where fishing communities or salt farmers/marine cultivators usually already have a strong social structure (fishermen's groups, social gatherings, cooperatives). In addition, financing in groups encourages shared responsibility and minimizes the risk of bad debts.

In addition, this model is also able to Reduce Dependence on Collateral, in the community-based murabahah system, collateral can be replaced by social security between group members or local reputation. This is very suitable for people who do not have land certificates or other formal documents.

In this case, the Sharia and Local Culture Compliant scheme adopts a Sharia approach that is more accepted in Muslim communities such as in East Lombok and the principle of price transparency and fairness in murabahah increases public trust. Then the potential for increasing Financial Literacy with mentoring in groups facilitates education on financial management, sharia contracts, and business planning. Payment Flexibility with Payments that can be adjusted to the harvest season of fish, salt, or other cultivated products and groups can negotiate for rescheduling in the event of a crop failure or bad weather.

Challenges	Potential Solutions
Low understanding of sharia contracts	Training and mentoring by local facilitators
Lack of local Islamic financial institutions	Collaboration with BMT, BPRS, or LAZ based on region
Risk of default due to weather/sea products	Community based rescheduling

Sharia Microfinance Model to Improve the Welfare of Poor Fishermen

Based on the fundamental problems experienced by these poor fishermen, the role of microfinance institutions (BMT/KJKS/UJKS) becomes very important and strategic, especially through various types of financing that are most appropriate for improving their welfare. Referring to the strategy to eradicate poverty Shaw (2004), Yusuf (2008) and Assad (2011) supported by the results of in-depth interviews with various key figures, the sharia microfinance model to empower poor fishermen can be carried out based on the problems that cause poverty and their empowerment (Cahyandi, 2024).

In an effort to solve the problem of poverty naturally, it can be divided into two groups. If the root of the problem of poor fishermen is natural due to disasters such as shipwrecks or fires, then it can be given through zakat funds to cover their basic food needs. Then after that, a micro financing model of qordul hasal can be given. Qordul hasan is an interest-free loan sourced from zakat, infak and sedekah (ZIS) funds where they can return the capital according to the agreed time limit (Setiady et al., 2014).

Even if within the time limit they are unable to pay or even cannot pay, then it can be cleared. Of course, BMT managers must ensure that the fishermen have indeed tried and are truly unable or there is another disaster and not intentional. If the cause of poverty is due to the lean season, then the fishermen can be given financing using the Salam model, namely fishermen are asked to make goods that are in accordance with their expertise with specifications that have been set by the BMT. In this financing model, fishermen are given money to make fishing gear (eg nets) then the results are handed over to the BMT. This will be easier if the BMT is a cooperative that also has a business to meet the needs of fishermen or already has a network with fishing gear traders (Sriyono & Dewi, 2021).

In an effort to solve the problem of poverty of fishermen caused by culture, the microfinance model that can be given is to provide educational qord loans, namely loans without interest but given in the form of skills training with the obligation to replace them in the form of work from the training. Forms of educational qord related to fisheries, for example, processing smoked fish products, and various other processed forms. To support this, it is necessary to provide the necessary tools to produce products through the equipment qord financing model (Jannah, 2024)

In solving the problems of fishermen caused by technical matters, the microfinance model that can be provided is through ijarah, murabahah, musyarakah and mudharabah. Ijarah is a microfinance model that is provided through lending production equipment such as ships or machines to sail for a certain period with payment after obtaining results, either with a nominal amount or based on the share of fish caught(Fauzi1 et al., 2024).

This is to anticipate fishermen who are not trustworthy using loans for other unproductive needs. Musyarakah is basically a micro sharia financing by carrying out a share model between fishermen and BMT. In this model, BMT and fishermen share capital, for example, fishermen need temporary production facilities and only half of the capital they have, then half apply for financing to BMT in a certain period and then the results are divided according to the agreement. This micro financing model is expected to educate fishermen to share risks, especially to develop the scale of fishermen's production (Billah & Khusnudin, 2022).

In Islamic finance, the government can finance through sukuk, namely the government issues Islamic securities to the public, including Islamic financial institutions or fishermen's associations in particular, as a form of capital ownership to provide infrastructure. These Islamic securities will be paid off in a certain period along with the results. This helps fishermen to have ideal port infrastructure to land fish, so that the quality and price of fishermen's fish are higher and more profitable (Nasution, 2024).

Based on the research results (Munawar et al., 2022) evaluation of the level of understanding of the basic concept of capital accessibility is known that the number of correct answers to several questions above has increased. On the basic concept of Islamic financial institutions, the number of correct answers during the pre-test was 68.75%, increasing to 87.5%. On the question item regarding the benefits of capital accessibility of Islamic financial institutions, the correct answers between the pre-test and post-test were the same at 81.25%.

In the question item of the definition of capital financing, the correct answer was 56.25%, increasing to 62.5%. In the question item regarding LKS capital can increase the volume of fishermen's businesses, the number of correct answers was 68.75%, increasing to 75%. The increase in the number of correct answers also in the question item regarding Submitting financing needs to prepare several required files to 87.5% (Diantoro et al., 2024).

With the opening of maqashid al syariah, it is hoped that it can build laws that are able to function in realizing "jalb al-mashalih wa daf'u al-mafasid" so that stability can be created in life, justice and welfare can be realized in the lives of fishermen.

CONCLUSSION

Efforts to alleviate and improve the welfare of fishermen can be done through various aspects. One aspect that can be done is through a sharia microfinance model in accordance with the characteristics of the causes of poverty. Accessibility of fishermen to financing in sharia banking is still difficult, but with the innovation of products in financing products in sharia banking, it can enable fishermen to get assistance in providing business capital financing for the needs of going to sea and carrying out their business activities.

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