

ABSTRAK

Wahyuningsih, 2022. “Implementasi Akad Mudharabah Mukayyada pada Sistem Bagi Hasil Usaha Tambak Ikan Bandeng di Dusun Saluborro, Desa Bawalipu, Kec. Wotu, Ka. Luwu Timur”. Skripsi Program Studi Hukum Ekonomi Syariah Fakultas Syariah Institut Agama Islam Negeri Palopo. Dibimbing oleh Mustaming dan Nurul Adliyah.

Skripsi ini membahas tentang Implementasi Akad Mudharabah Mukayyada pada Sistem Bagi Hasil Usaha Tambak Ikan Bandeng di Dusun Saluborro, Desa Bawalipu, Kec. Wotu. Penelitian ini bertujuan untuk mengetahui implementasi akad *mudharabah mukayyada* pada sistem bagi hasil usaha tambak ikan bandeng di Dusun Saluborro, Desa Bawalipu, Kec. Wotu; dan mengetahui tinjauan hukum ekonomi syariah terhadap implementasi akad *mudharabah mukayyada* pada sistem bagi hasil usaha tambak ikan bandeng di Dusun Saluborro, Desa Bawalipu, Kec. Wotu. Jenis penelitian ini adalah penelitian empiris. Penelitian ini berlokasi di Desa Bawalipu tepatnya di Dusun Saluborro, Kec. Wotu Kab. Luwu-Timur. Data diperoleh melalui observasi, dokumentasi dan wawancara. Selanjutnya, data penelitian ini dianalisis dengan teknik analisis data deskriptif kualitatif. Hasil penelitian ini menunjukkan bahwa: Implementasi akad *mudharabah mukayyada* pada sistem bagi hasil usaha tambak ikan bandeng di Dusun Saluborro, Desa Bawalipu untuk rukun dan syarat sudah sesuai dengan rukun dan syarat *mudharabah*. Untuk prinsip *mudharabah* bagi hasil usaha tambak ikan bandeng ini sudah terpenuhi namun dalam prinsip kejelasan ada yang belum sesuai yakni penjelasan tentang resiko fatal yang akan terjadi dalam pengelolaan tambak ikan bandeng tidak di jelaskan dalam akadnya. Implementasi akad mudharabah mukayyada ditinjau dari hukum ekonomi syariah berdasarkan fatwa DSN MUI No.07/DSN-MUI/IV/2000 tentang pembiayaan Mudharabah (*QIRADH*) ada yang belum atau tidak sesuai yaitu biaya operasional dari hasil penjualan ikan bandeng sebelum dibagi di keluarkan biaya operasional. Padahal biaya operasional di sini mengacu kepada kebutuhan pribadi dari mudharib bukan untuk pengembangan usaha.

Kata Kunci: Implementasi, Akad Mudharabah Mukayyada, Bagi Hasil, Hukum Ekonomi Syariah

ABSTRACT

Wahyuningsih, 2022. "Implementation of the Mudharabah Mukayyada Agreement on the Implementation of Profit Sharing for Milkfish Ponds in Saluborro Hamlet, Bawalipu Village, Wotu districts". Thesis of the Sharia Economics Law Study Program, Faculty of Sharia, Palopo State Islamic Institute. Supervised by Mustaming and Nurul Adliyah.

This essay discusses the implementation of the Mudharabah Mukayyada Agreement in the Implementation of Profit Sharing for Milkfish Ponds in Saluborro Hamlet, Bawalipu Village, Wotu Districts. This study aims To determine the implementation of the mudharabahmukayyada contract in the implementation of profit sharing for milkfish ponds in Saluborro Hamlet, Bawalipu Village, Kec. Wotu; and find out the review of sharia economic law on the implementation of the mudharabahmukayyada contract in the implementation of profit sharing for milkfish ponds in Saluborro Hamlet, Bawalipu Village, Kec. Wotu. This type of research is empirical research. This research is located in Bawalipu Village to be precise in Saluborro Hamlet, Kec. Wotu Kab. Luwu-East. The research subjects consisted of pond owners, namely Haji Saipul (aged 65 years) and Mashar (aged 47 years) as the owner of the milkfish pond business capital and Sungke (aged 43 years) as the manager of the milkfish pond business in Saluborro Hamlet. Data obtained through observation, documentation and interviews. Furthermore, the research data were analyzed using qualitative descriptive data analysis techniques. The results of this study indicate that: The implementation of the mudharabahmukayyada contract in the implementation of the profit sharing of milkfish ponds in Saluborro Hamlet, Bawalipu Village for the pillars and conditions is in accordance with the pillars and conditions of mudharabah. For the mudharabah principle for the profit sharing of milkfish ponds, it has been partially fulfilled, but in the principle of clarity there are some that are not appropriate, namely an explanation of the fatal risks that will occur in the management of milkfish ponds. A review of sharia economic law based on DSN No.07/DSN-MUI/IV/2000 concerning Mudhrabah financing (QIRADH) some of which have not been or are not appropriate. The component that is not suitable is in terms of operational costs where the proceeds from the sale of milkfish before being divided are issued operational costs.

Keywords: Implementation, Mudharabah Muqayyadah Contract, Profit Sharing, Sharia Economic Law