

## THE ROLE OF ISLAMIC ECONOMICS IN OPTIMIZING THE FISHERIES AND MARINE POTENTIAL OF NATUNA REGENCY

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### ABSTRACT

Natuna Regency possesses extraordinary marine resources, yet its fishing communities remain structurally underserved by Islamic economic institutions despite strong local Islamic cultural values. This study examines the role of Islamic economics in Natuna's fisheries sector and constructs a strategic optimization framework grounded in maqashid al-syariah principles. Using a qualitative case study design, data were collected through in-depth interviews with fishermen, local officials, and Islamic economic practitioners, supplemented by observation and documentation, and analyzed via Miles, Huberman, and Saldaña's interactive model. Findings reveal that Islamic economics operates through informal cultural practice rather than formal institutional architecture. Profit-sharing and mutual assistance mechanisms exist organically but remain unsupported by syariah-based financial institutions, productive zakat programs, or waqf-based infrastructure financing. The study constructs a four-pillar framework encompassing maritime Islamic microfinance, productive waqf for fisheries infrastructure, sectoral zakat transformation, and ecological stewardship governance. This framework advances SDG 1, SDG 8, and SDG 14 by addressing financial exclusion, expanding decent economic opportunities, and preserving the ecological productivity of WPP 711. Practically, it offers actionable policy directions for local governments and Islamic financial institutions seeking to formalize community-based maritime economic arrangements, providing a replicable model for Islamic maritime development in resource-rich coastal regions.

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### INTRODUCTION

Natuna Regency stands as one of Indonesia's most strategically significant maritime territories, with oceanic expanse constituting approximately 99.2% of its total area of roughly 264,198 square kilometers. Located within Fisheries Management Area 711 (WPP 711), the regency holds an estimated sustainable yield potential of 1.2 million

tons of fish per year from North Natuna Sea waters alone. Its marine commodity profile features high-value species including tuna, skipjack, mackerel, snapper, grouper, sea cucumber, and lobster, commodities commanding premium prices in both domestic and international markets. The fisheries sector functions as the regency's primary economic engine, sustaining livelihoods across artisanal and commercial scales, with commodity chains extending to regional and national distribution networks. By conventional measures of output, commodity diversity, and market engagement, Natuna's fisheries and marine sector represents one of the most productive in the Indonesian archipelago.

Normatively, scholars argue that optimizing marine potential in resource-rich coastal regions requires not only technical and policy frameworks but also ethically grounded economic systems ensuring equitable distribution, sustainable resource stewardship, and long-term community welfare. From an Islamic economics perspective, the ideal governance framework must be anchored in maqashid al-shariah principles, particularly *hifz al-mal*, demanding that abundant natural resources be managed through justice, balance, and social benefit, with instruments such as *waqf*, *zakat*, and *mudharabah* systematically mobilized for coastal community empowerment (Shukor et al., 2024). Scholars further posit that the blue economy, when approached through a maqashid al-shariah lens, should prioritize community welfare, poverty reduction, and ecological preservation as integrated objectives (Latifah & Abdullah, 2023; Mollet et al., 2024). However, achieving this ideal requires robust institutional mediation, strategic policy alignment, and active operationalization of Islamic social finance mechanisms, preconditions frequently absent in informal coastal economies (Pratama & Marwati, 2025; Purmiyati et al., 2024).

A significant analytical gap emerges from this juxtaposition. While Natuna's fisheries sector demonstrates notable operational success measured by catch volumes and market participation, it remains empirically unclear whether this translates into the structural justice, financial inclusion, and livelihood security that constitute substantive benchmarks of an Islamically-grounded maritime economy. Productive outputs do not automatically produce the welfare outcomes that Islamic economic principles demand. This disjuncture between surface-level sectoral success and deeper normative ideals constitutes the central research problem of this study.

Existing scholarship on Islamic economics and maritime governance has developed across several productive lines, examining maqashid al-shariah applications to blue economy frameworks (Latifah & Abdullah, 2023; Shukor et al., 2024), marine fisheries potential in Indonesian coastal contexts (Mollet et al., 2024; Pratama & Marwati, 2025; Firdaus et al., 2025), and the role of Islamic cooperatives and microfinance in empowering coastal communities (Purmiyati et al., 2024). Studies on sustainable fisheries governance have further demonstrated the critical importance of institutional frameworks and ecological principles in translating marine endowments into sustained socio-economic benefits (Fauzan & Khotimah, 2025). Despite this breadth, a consistent lacuna persists: no study has conducted a focused, systematic analysis of Islamic economics' role specifically within Natuna Regency's fisheries sector, nor has any research constructed a strategic optimization framework grounded in maqashid al-shariah tailored to Natuna's unique geographic, demographic, and resource profile. Existing Indonesian maritime studies have overwhelmingly focused on western and eastern island contexts, leaving the Natuna archipelago—with its extraordinary WPP 711 positioning and geopolitically strategic North Natuna Sea location—analytically underserved. This study is designed to occupy that precise intellectual space.

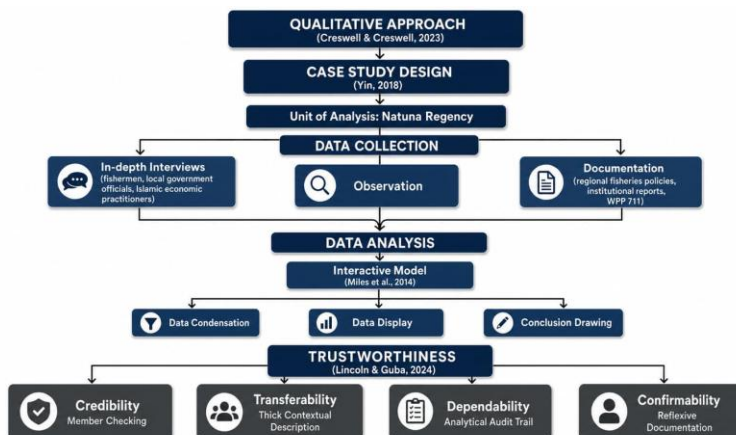
This research contributes a systematic Islamic economics analysis of Natuna's fisheries and marine sector, integrating maqashid al-shariah principles with blue economy frameworks to produce a contextually grounded strategic optimization model. Its novelty lies in combining normative juristic principles with empirical sectoral realities, generating insights that are simultaneously doctrinally grounded and practically applicable to regional maritime governance. The urgency is further anchored in its contributions to SDG 1, SDG 8, and SDG 14: Natuna's extraordinary fisheries potential, if governed through Islamic economic principles, could serve as a powerful instrument for poverty reduction, community welfare improvement, and marine ecosystem preservation for one of Indonesia's most strategically positioned yet economically underserved coastal populations.

This study is guided by two research questions: first, to what extent are Islamic economic principles currently operative within Natuna's fisheries and marine sector, and what gaps exist between current application and normative potential; and second, what strategic framework grounded in maqashid al-shariah is most appropriate for optimizing

the sector's contribution to community welfare, ecological sustainability, and inclusive economic growth in alignment with the SDGs.

## RESEARCH METHODS

This study employs a qualitative approach (Creswell & Creswell, 2023) with a case study design (Yin, 2018), positioning Natuna Regency as the primary unit of analysis to examine how Islamic economic principles manifest and operate within its fisheries and marine sector. Data were collected through in-depth interviews with twelve purposively selected informants, comprising fishermen, local government officials, and Islamic economic practitioners, selected based on their direct involvement and experiential knowledge of the fisheries sector and Islamic economic practices in the region. Snowball sampling was additionally employed to identify relevant practitioners whose roles were not immediately visible through formal institutional channels. Fieldwork was conducted across key fishing settlements and government offices in Natuna Regency over a period of approximately two months, with observation and documentation of regional fisheries policies and institutional reports related to WPP 711 serving as supplementary data sources.



**Figure 1.** Research Methodology Framework

Data analysis follows the interactive model of Miles et al. (2014), encompassing data condensation, data display, and conclusion drawing, applied systematically to construct interpretive findings on the role and optimization potential of Islamic economics in Natuna's maritime sector. Trustworthiness is ensured through credibility via member checking, transferability via thick contextual description, dependability via an analytical audit trail, and confirmability via reflexive documentation (Lincoln & Guba, 1985).

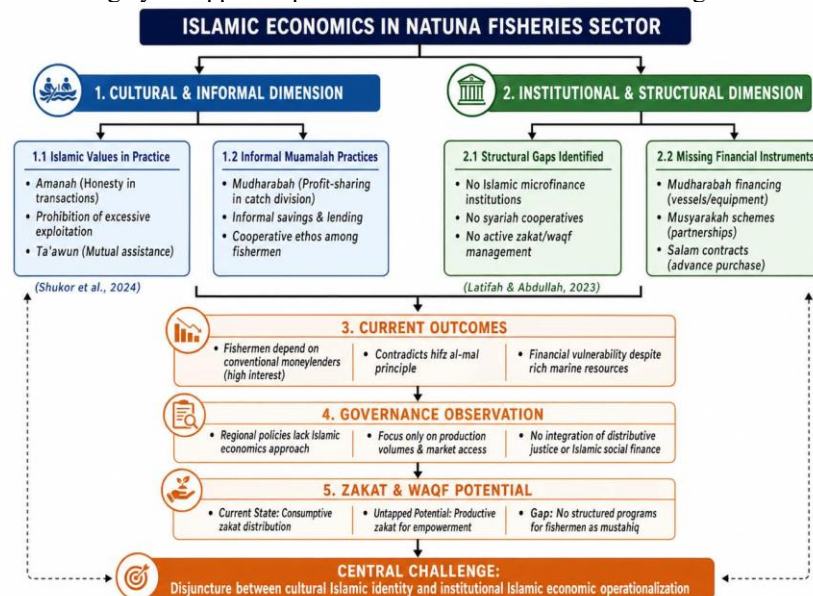
## RESULT AND DISCUSSION

### The Role and Manifestation of Islamic Economics in the Fisheries and Marine Sector of Natuna Regency

The findings of this study reveal that the role of Islamic economics in the fisheries and marine sector of Natuna Regency is real yet unsystematic, present in cultural and informal dimensions, but not yet structurally embedded at the institutional level. Through in-depth interviews with fishermen, local government officials, and Islamic economic practitioners, it was found that Islamic values such as honesty in transactions (*amanah*), the prohibition of excessive exploitation, and the spirit of mutual assistance (*ta'awun*) have genuinely taken root in the daily practices of Natuna's fishing communities. In many instances, fishermen have unconsciously operationalized *muamalah* principles in their activities, ranging from the division of catch proceeds between vessel owners and crew members that reflects the spirit of profit-sharing (*mudharabah*), to informal savings and lending arrangements among fishing group members that mirror the cooperative ethos of Islamic cooperatives. However, these practices occur organically without any formal

syariah foundation, and consequently lack legal protection, clear contractual standards, or adequate supervisory mechanisms.

At the institutional level, this research identifies the conspicuous absence of Islamic financial institutions specifically serving Natuna's fishing communities. There are no Islamic microfinance institutions, syariah cooperatives, or active zakat and waqf management units operating within the local fisheries ecosystem. This creates a significant structural gap: small-scale fishermen who require operational capital are compelled to depend on middlemen or informal moneylenders who impose high interest rates, a condition that directly contradicts the principle of *hifz al-mal* within *maqashid al-syariah*. The absence of formal Islamic financial instruments, such as *mudharabah* financing for the procurement of vessels and fishing equipment, *musyarakah* schemes for fisheries business partnerships, or *salam* contracts for the advance purchase of catch yields, leaves fishing communities in a financially vulnerable position, despite their role in harvesting one of Indonesia's most productive marine resources. This finding is consistent with the observations of Shukor et al.(2024), who assert that instruments such as *waqf*, *zakat*, and *mudharabah* possess substantive capacity to support the empowerment of coastal communities when mobilized systematically, yet remain largely untapped in practice due to the absence of enabling institutional frameworks.



**Figure 2.** The Role and Manifestation of Islamic Economics in the Fisheries and Marine Sector

Observation and documentation of regional fisheries policies further confirm that Natuna's maritime governance has not accommodated an Islamic economics approach. Regional development plans and marine sector policy documents remain dominated by conventional frameworks focused on increasing production volumes and expanding market access, without explicitly integrating principles of distributive justice, ecological balance, or Islamic social finance mechanisms. This aligns with the findings of Latifah & Abdullah (2023), who note that although *maqashid al-syariah* provides a normatively coherent basis for sustainable development governance, implementation gaps persist persistently in Muslim-majority coastal regions due to the absence of adequate institutional mediation. In Natuna's case, this gap is not a product of community indifference toward Islamic values, but rather a consequence of the failure of policy architecture to translate those values into structured and operational governance frameworks.

The potential of zakat and waqf as instruments for empowering fishing communities has similarly not been optimally mobilized. Findings reveal that the collection and distribution of zakat in Natuna remains largely consumptive in character, directed toward basic needs fulfillment rather than productive economic empowerment

within the fisheries sector. Theoretically, productive zakat, when channeled toward income-generating assets and capacity development for eligible recipients, represents one of the most powerful redistributive mechanisms available within the Islamic economic framework. Yet in Natuna, no structured program exists to direct zakat funds productively toward fishermen as *mustahiq* who are simultaneously capable of becoming productive economic agents. This condition indicates that the gap between the normative potential of Islamic economics and its actual realization in the field is not primarily a matter of community capacity, but rather a matter of institutional design and policy framework. In other words, Natuna's fishing communities possess a sufficiently strong internalization of Islamic values, yet lack access to the Islamic financial and governance ecosystem that could convert those values into structured and sustainable welfare outcomes.

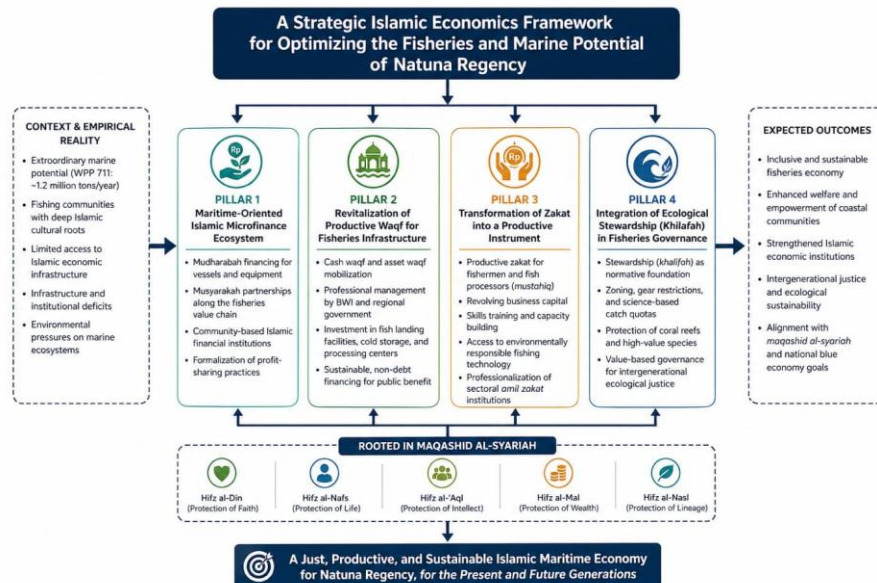
Taken together, these findings demonstrate that Islamic economics currently functions in Natuna's fisheries sector at the level of latent cultural practice rather than at the level of active institutional architecture. The sector's notable operational achievements in terms of catch volumes, commodity diversity, and market participation have been realized largely through conventional economic mechanisms, while the justice-oriented, sustainability-focused, and welfare-maximizing potential of Islamic economics remains substantially underutilized. This disjuncture between cultural Islamic identity and institutional Islamic economic operationalization constitutes the central structural challenge that the strategic framework proposed by this study is designed to address.

### **A Strategic Islamic Economics Framework for Optimizing the Fisheries and Marine Potential of Natuna Regency**

The findings of this research construct a strategic framework comprising four principal pillars, each rooted in *maqashid al-syariah* principles and calibrated to the specific geographic, demographic, and resource context of Natuna Regency. This framework is not a normative prescription imposed from abstract theory, but a strategic response to the empirical realities identified in the field, a region of extraordinary marine endowment, a fishing community with deep Islamic cultural roots, yet one that remains underserved by the institutional infrastructure of Islamic economics.

The first pillar is the establishment of a maritime-oriented Islamic microfinance ecosystem. This research finds that inclusive acceleration of Natuna's fisheries sector requires the presence of Islamic microfinance institutions specifically designed to serve the financial needs of fishing communities.

A *mudharabah* scheme between investors and fishermen as the executing party (*mudharib*) can provide capital for vessel and equipment procurement without the burden of interest-based debt, while *musyarakah* arrangements can facilitate business partnerships between small-scale fishing groups and medium-scale enterprises within the fisheries value chain. Field findings demonstrate that fishermen in Natuna are genuinely receptive to profit-sharing mechanisms, but face barriers in accessing institutions that offer them. This finding is consistent with Purmiyati, Hendrawati, Rahmawati, and Hassan (2024), who demonstrate that community-based Islamic financial institutions can meaningfully improve livelihood outcomes when integrated with sectoral development strategies. The establishment of such institutions in Natuna would therefore not only provide financial access, but would simultaneously formalize and legitimize the profit-sharing arrangements that already exist informally within the community, elevating them from custom to structured economic practice.



**Figure 3.** A Strategic Islamic Economics Framework for Optimizing the Fisheries and Marine Potential

The second pillar is the revitalization of productive waqf for fisheries infrastructure development. This research finds that infrastructure deficits, encompassing fish landing facilities, cold storage systems, and marine product processing facilities, constitute one of the primary barriers to converting Natuna's productive potential into optimal economic value. The strategic framework recommends the establishment of productive waqf, in both cash waqf and asset waqf forms, managed professionally through coordination between the Indonesian Waqf Board and the regional government, with specific allocation toward the construction and maintenance of maritime infrastructure. This model carries substantial theoretical support: Latifah & Abdullah (2023) affirm that the integration of waqf into blue economy governance represents one of the most potent mechanisms for achieving intergenerational justice in the utilization of marine resources, directly aligned with the principles of hifz al-mal and the protection of future generations within maqashid al-syariah. For Natuna, where infrastructure limitations have long constrained the full realization of the region's fisheries potential, productive waqf offers a sustainable, non-debt-based financing pathway that is simultaneously doctrinally grounded and practically viable.

The third pillar is the transformation of zakat from a consumptive instrument into a productive one oriented toward the maritime economy. The strategic framework recommends the formation of a productive zakat program that explicitly targets small-scale fishermen and women engaged in fish processing enterprises as productive mustahiq in Natuna. Zakat funds collected can be disbursed in the form of revolving business capital, skills training, and subsidized access to environmentally responsible fishing technology. This mechanism does not merely fulfill Islam's redistributive obligation, but simultaneously strengthens the productive capacity of fishing communities in a sustainable manner. Pratama & Marwati (2025) emphasize that without robust institutional mediation, Islamic financial instruments will be unable to optimize welfare outcomes in coastal communities, making the professionalization of a sectoral amil zakat institution in Natuna a prerequisite that cannot be overlooked. The transition from consumptive to productive zakat in the fisheries context would represent a structural shift of considerable consequence, one that repositions zakat as an engine of economic transformation rather than merely a mechanism of temporary poverty alleviation.

The fourth pillar is the integration of ecological stewardship (khilafah) principles into Natuna's regional fisheries governance. Maqashid al-syariah teaches that human beings occupy the position of stewards (khalifah) who

bear responsibility for the preservation of the natural world, a responsibility that encompasses both the protection of human life and the maintenance of ecological balance. The strategic framework recommends that fisheries regulations in Natuna, including fishing zone designations, restrictions on destructive fishing gear, and the establishment of catch quotas calibrated to the carrying capacity of WPP 711's ecosystem, explicitly integrate the philosophy of ecological stewardship as the normative foundation of policy, rather than treating it as a technical addendum to economic regulation. Observational and documentary findings indicate that certain fishing practices in Natuna's waters continue to exert exploitative pressure on coral reef ecosystems and high-value species.

Without a value-based governance framework that positions ecological preservation as a moral obligation rather than merely a technical regulation, the potential of 1.2 million tons per year within WPP 711 risks significant degradation in the medium term. Mollet, Titalessy, and Zuhendri (2024) caution that a blue economy approach grounded in *maqashid al-syariah* must treat ecological preservation as an objective equal in standing to economic productivity, not subordinate to it. This principle demands that Natuna's governance architecture be redesigned to reflect the Islamic conviction that natural resources are a trust held in stewardship, not a commodity to be maximized without moral constraint.

Across these four pillars, the strategic framework constructed by this research positions Natuna as a potential laboratory for an Islamic maritime development model that integrates sectoral productivity, distributive justice, coastal community empowerment, and ecosystem preservation within a single, coherent governance system. Fauzan and Khotimah (2025) emphasize that institutional coherence and policy alignment are absolute prerequisites for transforming abundant marine resources into sustained socioeconomic benefits, a prerequisite that now constitutes the most pressing agenda for Natuna's development trajectory. The framework is therefore simultaneously a scholarly contribution and a practical governance instrument: it provides the analytical foundation upon which policymakers, Islamic financial institutions, civil society organizations, and community leaders in Natuna can build a maritime economy that is not only productive and competitive, but just, sustainable, and aligned with the deepest aspirations of Islamic economic thought.

## CONCLUSION

This study concludes that Islamic economics operates within Natuna's fisheries sector at the level of cultural practice rather than formal institutional architecture. Organic profit-sharing and mutual assistance mechanisms reflect implicit alignment with Islamic *muamalah* values, yet the structural absence of *syariah*-based financial institutions, productive *zakat*, and *waqf*-based financing has prevented these values from generating equitable welfare outcomes. The welfare gap between Natuna's extraordinary marine capacity and its coastal communities reflects not a failure of natural endowment, but a failure of institutional design.

Theoretically, this study contributes a distinction between cultural Islamic practice and formal Islamic economic governance in maritime settings. Practically, the four-pillar framework—maritime Islamic microfinance, productive *waqf*, sectoral *zakat* transformation, and ecological stewardship governance—offers a replicable model for resolving institutional deficits in resource-rich coastal regions, with direct implications for SDG 1, SDG 8, and SDG 14. This study's single-regency design limits generalizability. Future research should employ comparative multi-site approaches and quantitatively assess the socio-economic impact of Islamic financial instruments in fisheries contexts.

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