International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Role And Innovation Of The Joint Business Cooperative (KUB) In Enhancing The Economic Welfare Of Fishing Communities From A Sharia Perspective

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Abstract

Indonesia's abundant marine resources provide significant opportunities to improve the welfare of coastal communities. However, many traditional fishermen continue to experience economic hardship due to unstable incomes, limited access to capital, and dependence on informal financing. In response to these challenges, the Joint Business Cooperative (Koperasi Usaha Bersama/KUB) was established as a community-based cooperative operating under Islamic principles to support the economic development of fishing communities. This study aims to analyze the role and innovations of KUB in improving the economic welfare of fishermen from a Sharia perspective in Tajungrejo Hamlet, Pangkah Wetan Village, Ujungpangkah District, Gresik Regency. This research employed a qualitative descriptive approach. Primary data were collected through in-depth interviews, observations, and documentation involving cooperative managers, members, fishermen, community leaders, and Islamic scholars, while secondary data were obtained from cooperative documents and relevant literature. The data were analyzed using the interactive model of Miles, Huberman, and Saldaña, consisting of data reduction, data display, and conclusion drawing. The findings indicate that KUB plays a significant role in improving fishermen's economic conditions by providing affordable fishing equipment, interest-free installment financing, quality services, and managerial innovations, including workshop services and partnerships with external institutions. Furthermore, all cooperative activities were found to comply with Islamic principles by avoiding usury (usury), promoting fairness, and prioritizing community welfare. It can be concluded that KUB has successfully contributed to strengthening the economic resilience of fishermen while implementing

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Sharia-compliant business practices, making it a sustainable model for community economic empowerment in coastal areas.

Keywords: Economic Empowerment, Fishermen's Welfare, Joint Business Cooperative (KUB)

INTRODUCTION

The abundant potential of marine resources provides a great opportunity to improve the welfare of fishing communities, both through fishing activities and economic enterprises based on coastal resources.(Jalil et al., 2024)However, the magnitude of this potential is not fully proportional to the level of fishermen's welfare because most fishermen are still classified as a low-income group and are vulnerable to various economic risks and environmental changes.(Lastuti et al., 2025).

A growing phenomenon indicates that poverty remains a dominant characteristic of traditional fishing communities. Uncertainty in catches due to weather factors, seasonal changes, fluctuating fish prices, limited fishing technology, low-quality human resources, and limited access to business capital contributes to unstable incomes for fishermen.(Wijaya & Fauzie, 2020);(Wahadi et al., 2025)This situation has encouraged some fishermen to seek readily available financing, such as loans from loan sharks or mobile banks with high interest rates, worsening the economic situation of fishing households. Furthermore, limited access to formal financial institutions and minimal strengthening of community economic institutions make it increasingly difficult for fishermen to escape the cycle of poverty that has passed down through generations.

From an Islamic perspective, the utilization of marine resources is a gift from Allah SWT that must be managed responsibly for the benefit of the people. As explained in Surah An-Nahl verse 14 and Surah Fatir verse 12, Allah has subdued the seas so that humans can obtain sustenance, utilize marine products, and seek His bounty while remaining grateful for these blessings. These values imply that the economic activities of coastal communities are not solely oriented towards profit but must also be carried out based on the principles of justice, togetherness, and sustainability. Therefore, developing economic institutions in accordance with sharia principles is one alternative to improve the welfare of fishing communities in a sustainable manner.

One form of economic institution that plays a strategic role in improving the welfare of fishing communities is the cooperative. Cooperatives are business entities established based on the principles of family and mutual cooperation, with the aim of

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improving the welfare of their members through democratic business management. Fishermen's cooperatives function not only as capital providers but also as a forum for procuring production facilities, marketing catches, providing for fishing needs, and improving the human resource capacity of fishermen. Thus, cooperatives play a crucial role in reducing fishermen's dependence on informal financial institutions that charge high interest rates while strengthening the economic independence of coastal communities.

However, various studies show that the success of fishermen's cooperatives in improving community welfare still faces various challenges. Some cooperatives are unable to optimally perform their service functions due to weak institutional management, low member participation, limited business capital, and intense competition from middlemen or fish collectors who offer more flexible payment systems. These conditions mean that not all fishermen consider cooperatives their primary choice for meeting their business needs.(Depriyanto, 2015)In fact, professionally managed cooperatives have great potential to strengthen the economies of coastal communities through a fairer, more transparent, and more member-oriented business system.

In Tajungrejo Hamlet, Pangkah Wetan Village, Ujungpangkah District, Gresik Regency, the majority of the community works as fishermen, whose income depends on the sea catch. When the catch declines, fishermen experience difficulties meeting operational needs at sea, such as purchasing nets, traps, fuel, and other equipment. This situation causes some fishermen to take advantage of loans from loan sharks or mobile banks with high interest rates because the process is easier than formal financial institutions. As a solution to this problem, the community and the government established the Joint Business Cooperative (KUB) in 2007. Unlike cooperatives in general, KUB implements a sharia-based business system through providing fishermen's needs, selling production equipment, providing interest-free loans, and running repair shops. The presence of this cooperative is expected to provide a fairer financing alternative while improving the economic welfare of the fishing community.

However, the existence of KUB still faces significant challenges. The cooperative is located in the midst of fish collectors who also provide fishermen with more flexible payment systems, even though the prices are relatively higher. This competition has the potential to influence the purchasing decisions of fishing communities towards the cooperative. On the other hand, some fishermen still utilize KUB services due to its Sharia principles, lower prices, and the cooperative's goal of orienting itself towards the welfare of its members. This situation demonstrates that the success of a cooperative is

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not solely determined by economic aspects, but also influenced by member trust, service quality, accessibility, and the social values built within the cooperative institution.

The research gap in this study lies in the focus of the study. Most previous studies have focused more on the role of cooperatives in increasing the income or welfare of fishermen in general, while research that simultaneously examines the role of Joint Business Cooperatives (KUB) in the welfare of fishing communities and the factors influencing members' purchasing decisions in Sharia-compliant cooperatives is still relatively limited. Furthermore, there is limited research that examines the characteristics of fishing cooperatives, which do not operate on a savings and loan system but instead provide interest-free financing for goods and business services tailored to the needs of fishermen. Therefore, this study is expected to provide a scientific contribution to enriching studies on the effectiveness of Sharia-compliant fishing cooperatives as instruments for economic empowerment of coastal communities and provide considerations for the government, cooperative managers, and stakeholders in formulating strategies for strengthening fishing cooperative institutions.

Methodology

This study uses a qualitative approach with a descriptive research type that aims to describe in depth the role of the Joint Business Cooperative (KUB) in improving the economy of the fishing community in Tajungrejo Hamlet, Pangkah Wetan Village, Ujungpangkah District, Gresik Regency. The research location was chosen because KUB is a sharia-based fishing cooperative that plays a role in providing the needs of fishing businesses, so it is considered relevant to study its contribution to community welfare. Data sources in this study consist of primary data obtained through in-depth interviews and observations with the cooperative chairman, cooperative administrators, cooperative members, fishermen's leaders, community leaders, and fishing communities, while secondary data were obtained from cooperative documents, archives, activity reports, laws and regulations, books, scientific journals, and other literature related to the research.

Data collection techniques were conducted through observation, in-depth interviews, and documentation to obtain comprehensive information regarding the role of KUB in the economy of fishing communities. The data obtained were analyzed using the interactive analysis model of Miles, Huberman, and Saldaña (2014), which includes three stages: data reduction, data presentation, conclusion drawing, and verification. To ensure data validity, the study applied source triangulation and technical triangulation,

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namely comparing the results of interviews, observations, and documentation so that the data obtained had a high level of validity and credibility.

RESULTS AND DISCUSSION

Data analysis in this study uses the Miles and Hubberman model. Data analysis was obtained from interviews, observation, and documentation techniques. The stages of data analysis are explained as follows:

1. **Data Reduction**

The data reduction process was carried out before and during the research activities. The initial step taken before the research was to determine the data that was in accordance with the objectives and focus of the research. The research focused on the Role and Innovation of Joint Business Cooperatives (KUB) in Improving the Economy of Fishermen's Communities in Sharia Perspective in Tajungrejo Village, Pangkahwetan Village, Ujungpangkah District, Gresik. Initial data was obtained from the Management of the Joint Business Cooperative (KUB). The results of the data reduction obtained were the identification of the existence of the Joint Business Cooperative (KUB) which was established for 18 years on August 16, 2007 with 50 members. The purpose of establishing the Joint Business Cooperative (KUB) was to help the Muara Solo fishing community by providing good service, lower prices, and providing loans in the form of fishermen's necessities that could be paid in installments for 1 month to 2 months (without interest), and opening a workshop to increase the cash of the Joint Business Cooperative (KUB). For more details, the results of the interview are explained in the appendix.

Further data was obtained regarding the basis of the research subject, namely from the Members of the Joint Business Cooperative (KUB) regarding the purpose of establishing the Joint Business Cooperative (KUB). The results of the data reduction obtained were the identification of the existence of the Joint Business Cooperative (KUB) to improve the economy and help the Muara Solo fishing community by providing all the needs of the fishing community, providing good service, providing loans for goods that can be paid in installments for 1 month to 2 months, cheap prices compared to other shops.

Further data was obtained from the fishing community of Tajungrejo Hamlet, Pangkahwetan regarding the activities implemented in the Joint Business Cooperative (KUB). The results of the data reduction obtained were the identification of the existence of the Joint Business Cooperative (KUB) which can improve the welfare of the fishing

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community by providing goods needed by the fishing community, cheap prices and good service and providing loans for goods that can be paid in installments for 1 to 2 months (interest-free).

The research subject reduction process was obtained from interviews with Religious Figures and Lecturers at the Qomaruddin Bungah Gresik Islamic Institute. With statements regarding the sharia of the Joint Business Cooperative (KUB) and all its activities. The results of the data reduction obtained were the identification of activities in the Joint Business Cooperative (KUB) that were in accordance with Islamic sharia provisions such as the hadith which explains "Indeed, Allah permits buying and selling and prohibits usury" and in the elements of buying and selling there must be a seller and a buyer, goods being traded, and ijab qobul, as well as an agreement between both parties. And all activities as long as they are good according to the requirements of the pillars of buying and selling and no one is harmed can be said to be sharia.

2. Data Presentation

Analysis of data obtained in the study of the Role and Innovation of Joint Business Cooperatives (KUB) in Improving the Economy of Fishermen's Communities in Sharia Perspective in Tajungrejo Hamlet, Pangkahwetan Village, Ujungpangkah District, Gresik, namely: Basic data in efforts to improve the economy of fishing communities, namely the existence of initiatives from the community who want to change the lives of fishing communities for the better and supported by the government and other companies that play a role in innovating in improving the economy of fishing communities and developing Joint Business Cooperatives (KUB). The things done by the management of Joint Business Cooperatives (KUB), Members and the community to support this are:

a. Providing goods for fishermen from Muara Solo.
b. Providing the best service to the community.
c. Providing loans of goods to people who cannot afford to buy in cash which can be paid in installments over 1 to 2 months (without interest).
d. Providing training for Joint Business Cooperative (KUB) administrators to keep them updated with existing technological developments.
e. Establishing cooperation with companies that will be able to provide encouragement for Joint Business Cooperatives (KUB) to progress and develop further.
f. Improve the management of joint business cooperatives by creating Accountability Reports (LPJ) for every activity and purchase of goods.

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g. Opening another business (workshop) which will provide a steady income for the Joint Business Cooperative (KUB).

The development strategy implemented by the Gresik Regency Government to support the establishment of Joint Business Cooperatives (KUB) is to provide funds for the opening of Joint Business Cooperatives (KUB) and provide free machines to underprivileged fishing communities.

The results of interviews with the fishing community of Tajungrejo Pangkahwetan Hamlet, namely Mr. Junaidi, Mr. Supek, and Mr. Hari, the researcher can draw several points that the researcher can use as a reference to compare with the following theory:

Regarding the existence of Joint Business Cooperatives (KUB) which can help improve the welfare of fishing communities, all sources say "yes" this shows that it is true that Joint Business Cooperatives (KUB) help local communities by providing goods needed by fishing communities, providing good service, cheaper prices, and providing loans for goods that can be paid in installments for 1 month to 2 months (without interest) and that is in accordance with the function of cooperatives.

Regarding the activities in the Joint Business Cooperative (KUB), namely buying and selling (at cheaper prices), providing loans in the form of goods to the community (without interest), and repair shops, these are in accordance with the activities in fishermen's cooperatives in general and do not deviate from the provisions of Sharia cooperatives.

The results of interviews with four members of the Joint Business Cooperative (KUB), namely Mr. Puri, Ms. Nur, and Mr. Alfa, the researcher was able to draw several points that the researcher could use as a reference to compare with the following theory:

Regarding the existence of a fishermen's cooperative that can help improve the economy of the fishing community, all sources say "yes" this shows that it is true that the Joint Business Cooperative (KUB) helps the local community. Namely by acting as a provider of equipment for fishermen members who need it. The equipment referred to here is a boat engine, boat propeller, diesel, gasoline, and others. These items are only provided according to fishermen's requests. The selling price of goods provided at the Joint Business Cooperative (KUB) is cheaper than the price of goods sold in other stores, in addition, the Joint Business Cooperative (KUB) also provides loans in the form of tools or materials needed by fishermen. The loan referred to in this case is the cooperative providing a loan in the form of goods that will be returned to the Joint Business Cooperative in the form of money according to the price of the borrowed goods with the provision of repayment within 1 to 2 months.

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Regarding the membership of the Joint Business Cooperative (KUB), it shows that the members of the Joint Business Cooperative are local people, especially fishermen, as proven by Mr. Junaidi's explanation.

Based on the results of interviews with sources from the management of the Joint Business Cooperative (KUB), researchers can draw several points that researchers can use as a reference to compare with the following theory:

Regarding the organization of the Joint Business Cooperative (KUB), it is true that it exists, as can be seen from its management, Vision and Mission, and activities, which shows the legitimacy of the organization which is strengthened by evidence of the Joint Business Cooperative (KUB) inauguration letter.

Regarding the role and innovation of the Joint Business Cooperative (KUB) to improve the economy of the fishing community can be seen from the statement from the KUB management and it can also be proven again by other sources from the community and KUB members, it shows synchronization. And the innovation of the KUB management can be seen from the workshop, the purchase of goods that can be paid in installments (without interest), the sale of fishermen's needs, cooperation with the company PT SEIV PAINT located at Jl. Gatot Subroto No. 12, RT.003 / RW.005, Jatake, Kec. Jatiuwung, Tangerang City, Banten 15136. The collaboration between the Joint Business Cooperative (KUB) and the SEIV PAINT company is by holding a boat decorating competition. With this collaboration, the community is enthusiastic about participating in the competition with rewards in the form of interesting experiences and prizes given by the SEIV PAINT company.

Joint Business Cooperative (KUB) according to sharia principles, in this case the researcher's emphasis is when the price set by KUB is cheaper than other shops, and the purchase of goods in installments (without interest), it is enough to ensure that the Joint Business Cooperative (KUB) implements sharia principles by carrying out buying and selling activities according to Islamic provisions, namely the existence of goods sold, both parties, ijab qobul, baligh and sane. In addition, there is also a loan of goods to fishing communities who are unable to provide their necessities in cash when the payment can be made in installments for 1 month to 2 months (without interest).

The results of interviews with religious figures (Quran teachers) regarding the sharia law of Joint Business Cooperatives (KUB) seen from religious law, the researcher can draw several points that the researcher can use as a reference to compare with the following theory:

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E-ISSN : 2964-0865
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Regarding the welfare of the community, the existence of Joint Business Cooperatives (KUB) provides benefits to the community, as confirmed by the previous speaker's statement. The purpose of the KUB's establishment, as well as its Vision and Mission, are sufficient to ensure that the KUB adheres to Sharia principles, one of which is to promote the welfare of the community, not seek profit.

Buying and selling without interest and providing loans with installments over one to two months without interest fulfills Sharia principles and is a fundamental principle of Islamic economics. Religious leaders have confirmed that KUB complies with Sharia law.

Table 1. Results of Communication Activities with Informants

No	Informant	Name	Communication Activities
1	Joint Business Cooperative (KUB) Management	Mr Zainal, Chairman of the Joint Business Cooperative (KUB)	The Joint Business Cooperative (KUB) has been in existence for 18 years with 50 members. He innovated by opening a machine repair shop to increase the cooperative's income. The purpose of establishing the Joint Business Cooperative (KUB) is to help the Muara Solo fishing community by providing good service, lower prices, and loans for fishermen's necessities that can be paid in installments over one to two months (interest-free).

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		Mr Amin, former chairman of the Joint Business Cooperative (KUB)	Regarding the existence of the Joint Business Cooperative (KUB), it was founded on August 16, 2007 due to an initiative from the Muara Solo fishermen's community who wanted to change the lives of the fishing community for the better and improve the economy of the fishing community. The vision and mission of the Joint Business Cooperative (KUB) are to improve the welfare of members and the Muara Solo fishermen's community, improve services, the quality of human resources for administrators and employees, develop facilities and infrastructure for the Joint Business Cooperative (KUB), and play an active role in community social activities.
		Mr Maksun, the head of the fishermen's group	Regarding the existence of the Joint Business Cooperative (KUB), it aims to improve the economy of the Muara Solo fishing community.
2	Members of the Joint Business Cooperative (KUB)	Mr. Alfa	Regarding the existence of the Joint Business Cooperative (KUB), which helps the Muara Solo fishing community with lower prices than other stores, Mas Alfa hopes that the Joint Business Cooperative (KUB) will continue to improve.

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		Ms. Nur	Regarding the existence of the Joint Business Cooperative (KUB), which helps the Muara Solo fishing community by providing excellent service and lower prices, Ms. Nur hopes that the Joint Business Cooperative (KUB) will improve in the future.
		Mr. Puri	Regarding the existence of the Joint Business Cooperative (KUB), it improves the welfare of the Muara Solo fishing community by providing all the needs of the fishing community, providing loans in the form of goods that can be paid in installments for 1 month to 2 months (without interest).
3	Fishing community	Mr. Junaidi	Mr Junaidi expressed his satisfaction with the existence of the Joint Business Cooperative (KUB), which has improved the welfare of the fishing community through affordable prices and excellent service. He expressed his hope that the Joint Business Cooperative (KUB) would continue to advance and develop.
		Mr. Sopek	Regarding the existence of Joint Business Cooperatives (KUB), it lightens the burden on fishing communities by providing good service and cheaper prices.
		Mr. Hari	Regarding the existence of the Joint Business Cooperative (KUB),

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			it eases the burden on the Muara Solo fishing community by providing fishermen's necessities at low prices and providing loans for goods that can be paid in installments over 1 to 2 months (without interest).
4	Religious leaders	Ustadzah Shinta Wahyu Ningsi	Regarding the activities of the Joint Business Cooperative (KUB), it benefits the fishing community with low prices and good service. In accordance with Islamic Sharia, the activities of the Cooperative, as stated in the Hadith, "Indeed, Allah has permitted buying and selling and forbidden usury," and that the elements of buying and selling must include a seller and a buyer, goods being traded, a contract of sale (ijab qabul), and an agreement between both parties. In my opinion, the Joint Business Cooperative (KUB) is classified as Sharia. Regarding the lending of goods, it is also classified as Sharia because neither the seller nor the buyer is disadvantaged.
		Ustadzah Zubaidah Alawiyah	Regarding the activities carried out by the Joint Business Cooperative (KUB), it helps fishing communities with low prices and good service. In accordance with Islamic sharia, the activities at the Joint Business Cooperative (KUB) are regarding

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			buying and selling according to the hadith "Allah has permitted buying and selling and forbidden usury." The terms of buying and selling include the ijab qabul (consent) between the seller and the buyer, and neither party is disadvantaged. Regarding lending goods, it is very helpful for people who are less able to buy in cash and there is no element of interest or usury, neither is disadvantaged, so in my opinion it is in accordance with Islamic sharia.
5	Lecturer at Qomaruddin Bungah University, Gresik	Mr. Ayubi	Regarding the role and innovation of Joint Business Cooperatives (KUB) from a sharia management perspective, Mr. Ayubi explained that as long as it meets the requirements of the pillars of a sale and purchase, it can be considered sharia-compliant. Since a sale and purchase requires a seller and a buyer, goods, and a contract, it is sharia-compliant. Clearly, the goods are not haram (forbidden), and the seller and buyer are normal individuals, meaning they are not insane, as long as it is deemed sharia-compliant and there is no fraud. Renting goods can also be considered sharia-compliant, whether using interest or not, as long as there is a valid contract.

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CONCLUSION

a. Regarding the organization of the Joint Business Cooperative (KUB), it is true that it exists, as can be seen from its management, Vision and Mission, and activities, which shows the legitimacy of the organization, which is strengthened by evidence of the Joint Business Cooperative (KUB) inauguration letter.
b. Regarding the role and innovation of the Joint Business Cooperative (KUB) to improve the economy of the fishing community can be seen from the statement from the KUB management and it can also be proven again by other sources from the community and KUB members, it shows synchronization. And the innovation of the KUB management can be seen from the workshop, the purchase of goods that can be paid in installments (without interest), the sale of fishermen's needs, cooperation with the company PT SEIV PAINT located at Jl. Gatot Subroto No. 12, RT.003 / RW.005, Jatake, Kec. Jatiuwung, Tangerang City, Banten 15136. The collaboration between the Joint Business Cooperative (KUB) and the SEIV PAINT company is by holding a boat decorating competition. With this collaboration, the community is enthusiastic about participating in the competition with rewards in the form of interesting experiences and prizes given by the SEIV PAINT company.
c. Joint Business Cooperative (KUB) according to sharia principles, in this case the researcher's emphasis is when the price set by KUB is cheaper than other shops, and the purchase of goods in installments (without interest), it is enough to ensure that the Joint Business Cooperative (KUB) implements sharia principles by carrying out buying and selling activities according to Islamic provisions, namely the existence of goods sold, both parties, ijab qobul, baligh and sane. In addition, there is also a loan of goods to fishing communities who are unable to provide their necessities in cash when the payment can be made in installments for 1 month to 2 months (without interest).
d. Regarding the existence of a fishermen's cooperative that can help improve the economy of the fishing community, all sources say "yes" this shows that it is true that the Joint Business Cooperative (KUB) helps the local community. Namely by acting as a provider of equipment for fishermen members who need it. The equipment referred to here is a boat engine, boat propeller, diesel, gasoline, and others. These items are only provided according to fishermen's requests. The selling price of goods provided at the Joint Business Cooperative (KUB) is cheaper than the price of goods sold in other stores, in addition, the Joint

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Business Cooperative (KUB) also provides loans in the form of tools or materials needed by fishermen. The loan referred to in this case is the cooperative providing a loan in the form of goods that will be returned to the Joint Business Cooperative in the form of money according to the price of the borrowed goods with the provision of repayment within 1 to 2 months.

e. Regarding the membership of the Joint Business Cooperative (KUB), it shows that the members of the Joint Business Cooperative are local people, especially fishermen, as proven by Mr. Junaidi's explanation.
f. Regarding the existence of Joint Business Cooperatives (KUB) which can help improve the welfare of fishing communities, all sources say "yes" this shows that it is true that Joint Business Cooperatives (KUB) help local communities by providing goods needed by fishing communities, providing good service, cheaper prices, and providing loans for goods that can be paid in installments for 1 month to 2 months (without interest) and that is in accordance with the function of cooperatives.
g. Regarding the activities in the Joint Business Cooperative (KUB), namely buying and selling (at cheaper prices), providing loans in the form of goods to the community (without interest), and repair shops, these are in accordance with the activities in fishermen's cooperatives in general and do not deviate from the provisions of Sharia cooperatives.
h. Regarding the welfare of the community, the existence of Joint Business Cooperatives (KUB) provides benefits to the community, as confirmed by the previous speaker's statement. The purpose of the KUB's establishment, as well as its Vision and Mission, are sufficient to ensure that the KUB adheres to Sharia principles, one of which is to promote the welfare of the community, not seek profit.
i. Buying and selling without interest and providing loans with installments over one to two months without interest fulfills Sharia principles and is a fundamental principle of Islamic economics. Religious leaders have confirmed that KUB complies with Sharia law.

Data Validity Test

The data validity test in this study uses data triangulation techniques, observation triangulation and method triangulation, which are explained as follows:

1. Data Triangulation

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Data triangulation in this study used interview results, observation results, and documentation. Data sources from the management of the Joint Business Cooperative (KUB), members, community members, religious leaders, and lecturers at Qomaruddin University, Gresik, served as the basis for information regarding the role and innovation of the Joint Business Cooperative (KUB) in improving the economic condition of fishing communities.

The data obtained from the interview results were the existence of the Joint Business Cooperative (KUB), the history of its establishment, vision and mission, organizational structure, number of members, activities in the Joint Business Cooperative (KUB), goods sold in the Joint Business Cooperative (KUB), marine products obtained by fishermen.

2. Observer triangulation

Observer triangulation involves an external researcher reviewing the data collection results. In this study, observer triangulation was conducted by the researcher herself (human instrument).

3. Triangulation Method

This study employed semi-structured interviews and participant observation. Semi-structured interviews were used with all informants and research subjects. Participatory observation was conducted with representatives from the Joint Business Cooperative (KUB) management, members, community members, religious leaders, and lecturers at Qomaruddin University. This helped researchers understand the strategies for implementing optimal service delivery by the Joint Business Cooperative (KUB) management.

CONCLUSION

Based on the results of research on the Role and Innovation of Joint Business Cooperatives (KUB) in Improving the Economy of Fishermen Communities from a Sharia Perspective in Tajungrejo Hamlet, Pangkah Wetan Village, Ujungpangkah District, Gresik Regency, it can be concluded that the existence of Joint Business Cooperatives (KUB) plays a role in improving the welfare of fishing communities through the provision of various services that support the economic activities of its members. In addition, various innovations carried out by cooperative administrators have been proven to be able to increase member income while encouraging the development of KUB into a more advanced and competitive institution. This research also shows that all business activities carried out by Joint Business Cooperatives (KUB) have been carried out in

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accordance with sharia principles, terms, and conditions, so that they not only provide economic benefits for fishing communities, but are also in line with Islamic values in carrying out muamalah activities.

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