

FROM MAPALUS TO COOPERATIVES: INSTITUTIONAL TRANSFORMATION OF FINANCIAL SYSTEMS AND SOCIAL SOLIDARITY IN THE COASTAL FISHING COMMUNITIES OF NORTH MINAHASA

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ABSTRACT

This study examines the role of fisher cooperatives in North Minahasa's coastal communities as hybrid socio-economic institutions that integrate market logic with moral, cultural, and ecological values. It explores how four key dimensions, economic, social, cultural, and ecological, interact within cooperative practices, and how the local value of mapalus (Minahasan mutual cooperation) shapes collective ethics and institutional sustainability. Using a qualitative phenomenological approach, data were collected through participant observation, documentation, and in-depth interviews, then analyzed narratively to uncover meaning structures embedded in fishermen's social actions. The analysis draws upon Islamic moral economy and institutional theory to interpret how values and norms guide cooperative behavior. Findings reveal that fisher cooperatives serve not only as economic entities providing capital, production inputs, and price stability but also as social spaces that cultivate solidarity, trust, and collective learning. The cultural foundation of mapalus reinforces moral accountability and shared welfare, while ecological practices demonstrate adaptive responses to climate change and marine resource conservation. The study concludes that these cooperatives represent a model of community-based Islamic institutional economics that unites efficiency, ethics, and ecological responsibility. Despite its limited scope, this research provides conceptual insights into how Islamic economic principles can be localized within socio-ecological contexts, offering a foundation for further comparative studies on cooperatives, informal finance, and Blue Economy policies in Indonesia.

Keywords: Coastal Economy; Fisher Cooperatives; Islamic Institutional Economics; *Mapalus*; Sustainability.

INTRODUCTION

The livelihood of Indonesia's fishing communities epitomizes the paradox of development in a maritime nation. Despite the country's vast marine resources, the welfare of coastal populations remains disproportionately low. The enormous potential of the maritime sector has yet to translate into significant economic benefits for small-scale fishers. One region that vividly illustrates this disparity is the coastal area of North Minahasa Regency in North Sulawesi Province. This region possesses abundant potential in capture fisheries, aquaculture, and marine product processing, yet the socioeconomic conditions of its fishers remain precarious. Within this context, cooperatives emerge as vital community-based economic institutions that play a central role in enhancing economic self-reliance, fostering social solidarity, and promoting environmental sustainability.

At the national level, Indonesia's marine resource potential is estimated to reach approximately US\$1.3 trillion annually; however, its contribution to the Gross Domestic Product (GDP) remains as low as 2.65% (BPS, 2020). This disparity highlights the weak transmission of economic value from the fisheries sector to the welfare of coastal communities. Empirical data indicate that between 20% and 48% of Indonesian fishers live below the poverty line (Pryanka, 2018) and are often categorized as the poorest among the poor (Attamimi, Kinseng, & Agusta, 2018). Such conditions suggest that the fundamental challenges faced by fishing communities extend beyond low productivity. They are deeply rooted in structural socioeconomic inequalities and persistent dependency on dominant capital ownership. This systemic imbalance reinforces a cycle of marginalization, where economic vulnerability intersects with limited social capital and institutional access.

Building upon the preceding structural analysis, most small-scale fishers remain excluded from formal financial systems, thereby relying heavily on informal credit networks for survival. This exclusion perpetuates a patron-client dynamic in which middlemen or capital owners exert control over the pricing of fish catches (Al Fairusy & others, 2018). Within this asymmetrical relationship, small fishers effectively lose their economic agency, becoming bound by debt arrangements that compel them to sell their harvests at prices far below market value. Such dependency institutionalizes a cycle of *structural poverty* that is self-reinforcing and resistant to change (Nuris, 2024). Consequently, the marginalization of coastal fishers cannot merely be attributed to low productivity or resource limitations, but rather to deeper socio-economic asymmetries and exploitative social relations embedded within Indonesia's coastal political economy.

Beyond structural inequalities, coastal fishing communities also grapple with escalating ecological challenges driven by climate change. (IPCC, 2022) projects that fishers' incomes in tropical regions may decline by up to 24 percent as fish stocks migrate toward cooler waters. Rising sea surface temperatures, extreme weather events, and increasing wave heights directly threaten both the safety and productivity of fishers (BPS, 2020). These ecological disruptions compound existing socio-economic vulnerabilities, deepening the precarity of small-scale fishing livelihoods. Within this context, collective economic institutions, particularly fishermen's cooperatives, emerge as vital mechanisms for enhancing socio-economic resilience and facilitating ecological adaptation through shared resources, risk pooling, and community-based governance.

Cooperatives, as a form of people-centered economic organization, possess deep historical roots in Indonesia's tradition of *gotong royong* (mutual cooperation). Grounded in principles of collective participation and social solidarity, cooperatives serve as a critical instrument for fostering the economic autonomy of coastal communities. As (Arifandy, Norsain, & Firmansyah, 2020) emphasize, cooperatives can function as an essential counterbalance to the dominance of large corporations in the governance of marine and fisheries resources. Through cooperative structures, small-scale fishers gain access to capital, resource management mechanisms, and fairer bargaining positions within the fisheries value chain. Beyond their economic role, cooperatives also act as social institutions that cultivate trust, collective responsibility, and a solidarity-based economic consciousness. Building on the preceding discussion, cooperatives thus represent not merely an alternative financial mechanism but a sociological framework for restructuring economic relations and strengthening community resilience in the face of structural and ecological vulnerabilities.

In the socio-cultural context of North Minahasa's coastal communities, fishermen's cooperatives do more than serve economic functions, they operate as arenas of social engineering, with the potential to transform patron–client relationships into collective, egalitarian associations. Through savings-and-loan schemes, joint training initiatives, and participatory governance mechanisms, cooperatives foster *social capital* in the form of member trust and solidarity. However, while these institutions draw on local values such as *mapalus*, a traditional Minahasan practice of mutual cooperation based on shared responsibility and communal assistance—they still face significant constraints in institutionalizing those values within practice.

Despite aligning with the ideals of *mapalus*, most fishermen's cooperatives in North Minahasa continue to struggle with managerial weaknesses, low member participation, and limited financial transparency. These problems are not merely technical; they reflect deeper cultural obstacles. An economic culture still dominated by individualistic orientations, a consumerist mindset, and social hierarchies between *juragan* (boat owners) and *punggawa* (fisher labourers) perpetuates internal inequalities. Moreover, the region's ethnic plurality—comprising Minahasa, Gorontalo, Sangir, and Bolaang Mongondow groups—introduces additional layers of social dynamics that influence economic relations in the coastal zone.

This pluralism, while presenting challenges due to differences in customs, language, and economic orientation, simultaneously offers opportunities for developing cooperatives that are both inclusive and adaptive across ethnic lines. When supported by participatory management and the reinforcement of local values, cooperatives can function as arenas of social integration, strengthening inter-community cohesion in diverse coastal societies. Within this framework, fishermen's cooperatives hold the potential to serve as sites of social learning, where values of mutual cooperation and trust are cultivated to collectively navigate the increasing economic and environmental pressures facing coastal livelihoods.

These pressures have intensified following the designation of Likupang as a Super-Priority Tourism Destination (DPSP). The ensuing economic transformation has generated new dynamics within coastal communities. Many fishermen have transitioned into informal employment in the tourism sector, while those who remain dependent on fishing face escalating operational costs and declining catches due to increasing spatial competition in

marine areas. While tourism development introduces new economic opportunities, it simultaneously creates emerging forms of socioeconomic vulnerability, particularly among small-scale fishing households. This duality underscores the urgent need for community-based adaptive strategies that can balance economic diversification with the preservation of traditional livelihoods and social cohesion.

Within this context, cooperatives play a pivotal role as socioeconomic buffering institutions, mediating between the economic interests of fishermen and the broader dynamics of coastal development. However, as noted by (Arifandy et al., 2020), the principal challenges in developing fishermen's cooperatives extend beyond economic and institutional dimensions; they also lie in the cultural compatibility and underlying social values that shape cooperative practices. Numerous cooperative initiatives have failed to sustain themselves precisely because they overlooked the sociocultural realities of coastal communities—realities often characterized by patron–client relationships, hierarchical social structures, and cultural heterogeneity.

From a policy perspective, the government has sought to strengthen the role of cooperatives through a range of regulatory frameworks. (Indonesia, 2023) on Measured Fishing stipulates that small-scale fishermen operating beyond twelve nautical miles are required to organize collectively, either in the form of cooperatives, associations, or corporations. This policy aims not only to ensure the sustainability of marine resources but also to enhance fishermen's welfare through a quota-based management system. However, its implementation at the regional level continues to face significant challenges. In North Minahasa, many fishermen's cooperatives remain inactive due to weak managerial capacity, administrative difficulties, and insufficient institutional support. These conditions suggest that the cooperative-based development approach has yet to fully account for the local sociocultural context, where institutional effectiveness depends heavily on community participation, social trust, and the alignment of policy design with local norms and practices.

The theoretical foundation of this study rests on the view that economic activities are inherently embedded within social structures (Granovetter, 1985). This perspective asserts that the economy does not function as an autonomous sphere governed solely by rational transactions; rather, it constitutes a social practice shaped by norms, trust, and social networks. Within fishing communities, cooperatives serve as arenas where economic activities, such as production, distribution, and capital formation—are deeply intertwined with socio-cultural dimensions of solidarity, mutual trust, and collective labor. Under this framework, fishermen's cooperatives in North Minahasa are understood not merely as economic entities, but as socio-cultural spaces where communities continuously negotiate the meanings of work, solidarity, and their collective future amid the transformations of coastal life.

Although cooperatives have been widely recognized, both theoretically and in policy discourse, as effective instruments of the people's economy, studies linking the effectiveness of fishermen's cooperatives with local socio-cultural values remain scarce. Most existing research has focused primarily on institutional and economic dimensions, while the role of social capital and local cultural values, such as *mapalus* in the Minahasa context, has received limited scholarly attention. Moreover, the ethnic plurality and the economic transformations

driven by tourism and climate change create a unique social landscape for fishing communities in Eastern Indonesia, one that necessitates a distinct analytical approach integrating economic and sociological perspectives.

Accordingly, this study departs from the understanding that the effectiveness of fishermen's cooperatives cannot be separated from the social structures and cultural values within which they are embedded. The patron–client social structure, cultural pluralit, and the pressures of environmental and coastal economic change constitute interrelated contexts that collectively shape the performance of cooperatives as grassroots economic institutions. Nevertheless, there remains a paucity of research examining how local socio-cultural values influence the institutional effectiveness of fishermen's cooperatives in multiethnic settings such as North Minahasa.

METHODS

This study employs a qualitative approach using the ethnographic method, as its primary aim is to understand the social meanings, values, and economic practices that sustain the activities of fishermen's cooperatives along the North Minahasa coast. The cooperative is not conceived merely as a formal economic institution, but as a social, cultural, and moral arena in which various forms of value, solidarity, and power relations are reproduced in the everyday life of coastal communities. Through the ethnographic approach, this study seeks to uncover how economic activities are carried out not solely as rational transactions, but as expressions of social and spiritual values that organize and sustain collective life.

Within this framework, (Fonseca, 2007) concept of *thick description* provides a critical foundation for interpreting social actions as meaningful texts embedded within a web of symbols and interpretations. However, this study extends Geertz's interpretive horizon by situating symbols and social practices within the ethical context of Islam. For instance, cooperation among cooperative members in the distribution of fish catches is understood not merely as an expression of economic efficiency, but as a manifestation of the moral values of *ta'āwun* (mutual assistance) and *ukhuwah* (brotherhood). Thus, this ethnography moves beyond a purely social description toward an interpretive moral economy, seeking to uncover the ethical underpinnings that animate the economic practices of fishing communities.

The research was conducted in North Minahasa Regency, North Sulawesi Province, a coastal region characterized by diverse socio-economic configurations. Three districts were purposively selected, West Likupang, East Likupang, and Wori, to represent different typologies of coastal community dynamics. West Likupang reflects an area with a strong tradition of capture fisheries and village fund–based cooperatives. East Likupang represents a transitional zone between fishing and marine tourism economies, while Wori exemplifies a multiethnic coastal society, encompassing Minahasa, Gorontalo, Sangir, and Bolaang Mongondow communities that embody the complexities of inclusivity in cooperative institutions.

This heterogeneous social context provides an empirical ground to explore how moral and cultural values, such as honesty (*sidq*), justice (*'adl*), and mutual cooperation (*mapalus*), are articulated in cooperative practices. Moreover, it allows the study to trace how these local

moral frameworks intersect with the Islamic ethical ethos of *ukhuwah*, thereby extending the interpretive moral economy lens introduced earlier to a contextually grounded analysis of institutional life in coastal cooperatives.

The selection of informants employed a combination of purposive and snowball sampling techniques, designed to ensure both social representativeness and depth of information. The participants included small-scale fishers without boats, vessel owners (*juragan*), cooperative managers, women fishers, as well as village officials and religious leaders who play significant roles in shaping the social life of coastal communities. This approach enabled the researcher to build trust-based relationships and to gain insight from an emic perspective—that is, understanding the community’s worldview and meanings from within their own cultural framework.

Consistent with the ethical commitments of interpretive fieldwork, all personal and institutional identities were anonymized to safeguard confidentiality and maintain the moral integrity of the research process. In doing so, the study situates ethnographic engagement not merely as data collection, but as an interactive social process grounded in empathy, reflexivity, and ethical accountability, a continuation of the interpretive and moral economy framework established in the preceding section.

Data were collected through participant observation, in-depth interviews, and documentary analysis, ensuring methodological triangulation and interpretive depth. Fieldwork was conducted over a four-month period (May–August 2025), during which the researcher maintained a moderate level of participation in the everyday life of fishing communities, attending cooperative meetings, engaging in *mapalus* (collective labor), and observing fish auction activities. Through such immersion, the researcher sought not merely to record economic actions, but also to interpret gestures, narratives, and moral symbols that constitute the texture of social interaction.

The semi-structured interviews were guided by flexible thematic prompts, allowing participants to articulate their perceptions of the cooperative, social solidarity, gender relations, and the ethical dimensions of religious values embedded in economic practices. Meanwhile, the documentary study encompassed an examination of cooperative records (bylaws, financial reports, meeting minutes), village-level socio-economic data (including BUMDes reports), and relevant government policies—most notably Government Regulation No. 11 of 2023 and the Coastal Economic Development Program issued by the Ministry of Marine Affairs and Fisheries.

This multi-source and multi-scalar approach strengthened the ethnographic interpretation established in the previous section, positioning the cooperative not merely as an administrative unit, but as a living institution where moral, economic, and cultural orders intersect.

The three sources of data complemented one another, serving as forms of both empirical and theoretical triangulation to enhance the validity of the findings. Source triangulation was achieved by comparing and cross-verifying information obtained from cooperative managers, fishermen, and village officials, while methodological triangulation

involved contrasting observational and interview data with documentary evidence. This multilayered triangulation not only ensured the credibility and internal consistency of the analysis but also deepened the interpretive understanding of how economic practices are socially embedded within cooperative institutions.

The data analysis process followed the framework of (Miles, Huberman, & Saldana, 2014), encompassing three core stages: data reduction, data display, and conclusion drawing. Building upon the triangulated evidence, the reduction phase involved systematically selecting, categorizing, and organizing empirical materials around key analytical themes, such as the economic functions of cooperatives, social solidarity, cultural–religious values, and ecological adaptation. The data display stage employed interpretive ethnographic narratives to illuminate the interconnections between economic practices and Islamic moral values. Finally, the conclusion-drawing phase entailed iterative interpretation, in which concepts from social theory and Islamic economics were re-engaged to reinterpret field realities and uncover the normative logics underpinning fishermen’s cooperative life.

This stage of analysis was directed toward uncovering the internalization of Islamic moral values within the economic practices of fishermen’s cooperatives. The principle of *ta’āwun* (mutual assistance) is embodied in trust-based lending systems among members; *ṣidq* (honesty) is reflected in transparent financial reporting; while *‘adl* (justice) manifests in the proportional distribution of returns according to each member’s contribution. In this way, the ethnography does not merely provide a descriptive account of social behavior but reveals the moral architecture of Islamic economics that underpins the cooperatives’ sustainability. This methodological approach demonstrates that, within the coastal communities of North Minahasa, cooperative economic practices represent an evolving synthesis of Islamic ethics, social solidarity, and local cultural traditions, continuously adapting to the shifting contours of contemporary life.

RESULTS AND DISCUSSION

The fishermen’s cooperatives in North Minahasa illustrate how grassroots economic institutions can transform into social arenas imbued with moral values, symbolic meanings, and adaptive strategies. Through an ethnographic approach, this study reveals that the cooperative functions not merely as an economic mechanism, but as a social institution that sustains solidarity, cultivates networks of trust, and reproduces distinctive local and religious values. From the standpoint of Islamic economics, the cooperative can be interpreted as a practical embodiment of the values of *ukhuwah* (brotherhood), *ta’āwun* (mutual assistance), and *‘adl* (justice), operating within a dynamic environment shaped by social pluralism and the pressures of global economic change.

Fishermen’s Cooperatives as Socio-Economic Arenas and Collective Spiritualities

This ethnographic inquiry reveals that fishermen’s cooperatives along the North Minahasa coast function not merely as people’s economic institutions but as social spaces where moral practice, cultural solidarity, and Islamic spirituality are enacted in everyday life. The cooperative serves as an arena of adaptation amid the pressures of modern economic demands, climate change, and social pluralism. The narratives emerging from cooperative

life demonstrate the interplay between economic rationality and local socio-cultural values, particularly *mapalus*—the Minahasan tradition of mutual cooperation—which converges with Islamic principles such as *ukhuwah* (brotherhood), *ta'āwun* (mutual assistance), and *'adl* (justice).

This phenomenon underscores that economic behavior cannot be divorced from its social and moral context. The cooperative operates not solely within the framework of market efficiency but within a social order structured by religious ethics and collective cultural norms. In this regard, the findings reinforce the proposition that Islamic economic ethnography must interpret economic practices as manifestations of *mu'āmalah*—social relations imbued with moral meaning, rather than merely material transactions (Avdukic & Asutay, 2024; Kahf, 2019)

1. Economic Function: Collective Efficiency and Distributive Justice

The fishermen's cooperatives in North Minahasa serve as an alternative economic mechanism for coastal communities historically dependent on *tengkulak* (middlemen) and rent-seeking systems. Through collective savings and loan schemes, joint procurement of fuel, and collaborative fish marketing, the cooperatives generate economic efficiency by reducing transaction costs and enhancing fishermen's bargaining power. This collective mode of production and exchange exemplifies how solidarity-based institutions can internalize market coordination within a moral and cooperative framework, thereby translating the ideals of distributive justice (*'adl*) and mutual benefit (*ta'āwun*) into tangible economic practices.

The increasing circulation of capital and the diversification of business activities over the past two years indicate a positive dynamic of member participation. Cooperative records show that members' savings have grown by approximately 12–15% annually. Although this figure remains modest at the macro level, the trend signifies the emergence of a form of “socio-economic capital” grounded in solidarity and trust. This finding reinforces the notion that economic efficiency in cooperative systems is not merely a function of financial performance but also of moral and relational cohesion among members. It resonates with the study of (Iskandar, Sundoro, Dirgantoro, Sari, & Rahayu, 2023), which underscores that member participation and internal trust constitute the primary variables driving the economic growth of fishing cooperatives in Indonesia.

Within the framework of moral economy theory (Scott, 1977), the economic activities of the fishing cooperatives are not solely driven by efficiency, but also by an enduring commitment to social justice. The principle of *mīzān* in Islamic economics emphasizes the equilibrium between profit and sustainability, reflecting an ethical balance between material gain and collective welfare. In this sense, the fishing cooperative exemplifies a justice-based economy, wherein collective profit is inseparable from the pursuit of members' social well-being. This moral orientation reinforces the earlier finding that economic rationality within the cooperative is deeply embedded in ethical and communal structures, rather than being guided by purely instrumental market logic.

Recent studies by (Nurdiana, Muin, & Wahab, 2025) reaffirm that Islamic economic practice necessitates the integration of productivity and morality, positioning ethical consciousness as an intrinsic dimension of economic behavior. Within this framework, distributive justice in the Minahasa Utara cooperative is manifested through a profit-sharing mechanism that accounts for members' varying contributions of labor, equipment, and capital. Thus, economic efficiency in this cooperative emerges not from competition, but from spiritually grounded collaboration. This finding deepens the previous argument that the cooperative's economic logic operates within a moral economy paradigm, where material productivity is harmonized with ethical responsibility and communal solidarity.

2. Social Function: Solidarity, Trust, and the Balance of Power

Building upon the cooperative's moral and economic dimensions, fishermen's cooperatives in North Minahasa also operate as social arenas that cultivate solidarity and trust among members. Regular meetings, *mapalus* (collective mutual aid), and shared responsibilities in managing loans and fishing equipment collectively reinforce what (Putnam, 2000) defines as social capital, the network of relationships that enables coordination and cooperation for mutual benefit. This social capital forms the institutional backbone of cooperative sustainability, particularly within multiethnic communities such as Minahasa, Gorontalo, and Sangir, where economic collaboration must constantly negotiate cultural diversity and potential asymmetries of power.

Building upon the cooperative's role as a site of social cohesion, the fishermen's cooperative also functions as a cross-ethnic and interfaith bridge, fostering peaceful interaction among diverse community groups. This finding aligns with (Mushabe, 2024), who demonstrate that community-based cooperatives hold significant potential for strengthening social cohesion in plural societies. Yet, solidarity is never entirely free from the dynamics of power. Narrative analysis reveals the presence of internal stratification between cooperative leaders and ordinary members, where those with greater access to capital or village networks tend to wield more influence in decision-making processes. Nevertheless, the norms of deliberation (*musyawarah*) and the Islamic principle of distributive justice (*'adl*) serve as social mechanisms that moderate power relations and preserve institutional equilibrium.

This phenomenon reinforces (Long, 2003) theory of embedded power, which posits that authority within community institutions is continually negotiated through social norms and moral symbols. In the Islamic context, this dynamic reflects a nuanced interpretation of *'adl*—not merely as equality in outcomes, but as balance in process and participation. Consequently, the cooperative emerges as a practical arena for Islamic ethical enactment, where justice (*'adl*), honesty (*sidq*), and mutual trust constitute the moral foundations of social interaction. The solidarity derived from the value of *ukhuwah* (brotherhood) finds its empirical expression in the practice of *mapalus*, the Minahasan tradition of collective labor and shared responsibility. Through this synthesis, the fishermen's cooperative embodies a living intersection between Islamic ethics and local cultural rationalities, illustrating how moral economies are sustained through negotiated social relations.

3. Cultural Function: *Mapalus*, Religiosity, and the Reconstruction of Tradition

The cultural value of *mapalus* constitutes the moral foundation of fishermen's cooperatives in North Minahasa. More than mere collective labor, *mapalus* represents a moral system grounded in shared responsibility and communal reciprocity. Within the cooperative's everyday practices, the spirit of *mapalus* is manifested through active participation in meetings, the consistent fulfillment of mandatory savings, and engagement in community-based social activities. However, this study also observes a progressive transformation of *mapalus* values under the pressures of modernization and the expanding tourism industry in the Likupang Special Economic Tourism Zone (DPSP).

Among the younger generation, employment in the tourism sector has led to a gradual detachment from collective cooperative activities, signaling a shift from participatory to symbolic engagement. As a result, *mapalus* is increasingly reconstituted as a cultural emblem, celebrated in ceremonial contexts rather than practiced as a daily ethic of mutual aid. This transformation illustrates how traditional moral economies adapt to the changing structure of opportunities and aspirations, revealing the tension between cultural continuity and economic modernization in coastal Islamic communities.

This phenomenon illustrates a process of cultural transformation (Hobsbawm & Ranger, 1983) in which traditional practices are not eradicated but reconstructed to align with new economic contexts. Within the framework of Islamic economics, such transformation resonates with the spirit of *ta'āwun* (mutual assistance), wherein cooperation is preserved even as its institutional and performative forms evolve. Studies (Hamidsyukrie, Utomo, & others, 2025) affirm that local cultures possess a high degree of resilience to global economic change, particularly when their adaptive mechanisms are grounded in religious-ethical values.

In this light, the cooperative emerges as a hybrid space of value negotiation, where Islamic ethics intersect with indigenous wisdom to form a dynamic moral economy. This interaction demonstrates a form of dialogical Islamization, not hegemonic or assimilationist, but mutually enriching, where religion and culture co-produce meaning in economic practice. Hence, the fishermen's cooperative in North Minahasa is not merely an instrument of economic rationality, but a site of moral synthesis, articulating how Islamic ethical principles and local cultural norms are continually reinterpreted in response to the pressures of modernity.

4. Ecological Function: The Cooperative as an Agent of Socio-Ecological Resilience

The coastal context of North Minahasa presents significant ecological challenges, ranging from climate change to the depletion of fish stocks. In this setting, fishermen's cooperatives act as agents of socio-ecological adaptation, strengthening community resilience in the face of environmental crises. Through collective mechanisms, cooperatives facilitate livelihood diversification, including fish processing, pond aquaculture, and marine ecotourism, while also coordinating weather information management and promoting the use of environmentally friendly fishing gear.

These activities exemplify what (Folke, 2016)) conceptualizes as social–ecological resilience, wherein adaptive capacity emerges not from external interventions alone but from the embedded social networks, collective knowledge, and moral commitments of local communities. The cooperative thus becomes a mediating institution that bridges economic survival, environmental stewardship, and moral responsibility, translating local wisdom and Islamic ethical values into practical strategies for sustainable living along the coastal frontier.

From an Islamic perspective, the principle of *khalīfah* underscores humanity’s moral responsibility to preserve the balance (*mīzān*) of nature. This ecological ethic manifests in the cooperative’s collective stance against destructive fishing practices, such as the use of explosives and trawling—and in its initiatives to educate members on marine conservation. These findings align with the studies of (Buscher et al., 2021; Wahyudi, A; Ridwan, 2022), which demonstrate that fishermen’s cooperatives can function as micro-ecological governance units, small-scale institutions that exert substantial influence on environmental resilience.

Within this framework, the integration of Islamic ethical principles and the Blue Economy policy promoted by Indonesia’s Ministry of Marine Affairs and Fisheries reflects a synergistic alignment between local moral frameworks and national regulatory agendas. This synthesis not only strengthens environmental sustainability but also exemplifies how moral economies rooted in religious and cultural values can enhance the governance capacity of coastal communities in the face of global ecological pressures.

5. Theoretical Synthesis: The Cooperative as a Site of Socio-Islamic Ethnography

The preceding findings reinforce the position of fishermen’s cooperatives as arenas of Islamic socio-ethnography, spaces where economic, social, cultural, and spiritual practices converge and co-construct one another. Within this framework, the cooperative transcends its role as a mere economic entity; it emerges as a living locus of Islamic ethical praxis at the community level.

Here, the values of *ta’āwun* (mutual assistance), *ukhuwah* (brotherhood), and *‘adl* (justice) are not abstract theological ideals but are concretely expressed through everyday economic activities. Practices such as the equitable distribution of fishing yields, collective savings, and community-based rotating funds (*arisan koperasi*) exemplify forms of social worship (*mu’āmalah*), wherein spirituality is harmonized with economic rationality.

This synthesis demonstrates how Islamic ethics operates not as an external moral injunction but as an embedded cultural logic that shapes economic behavior, collective decision-making, and patterns of social solidarity within coastal Muslim communities.

Theoretically, these findings expand the discourse of Islamic economics by affirming that the Islamization of the social sciences occurs not only at the epistemological level but also within the realm of social praxis (Chapra, Khan, & Al Shaikh-Ali, 2008; Yilmaz, 2024). The fishermen’s cooperatives of North Minahasa embody a contextual expression of Islam, wherein religious ethics do not negate local culture but rather animate and internalize it within daily life. In this sense, the cooperative’s effectiveness cannot be reduced to financial

performance alone; it must also be assessed through the equilibrium it sustains between economic efficiency, social solidarity, and moral sustainability. The cooperative thus represents a value-based economic model, where well-being emerges not from competition but from collaboration, mutual care, and collective spirituality.

This synthesis deepens the understanding of how Islamic moral frameworks can be institutionally embedded in community-based economic systems, offering a sociological illustration of ethical economy in action—one that integrates material productivity with the pursuit of communal virtue.

CONCLUSION

This study affirms that the fishermen's cooperatives along the North Minahasa coast constitute a complex and multidimensional socio-economic institution, where economic, social, cultural, and ecological values are intricately interwoven within the fabric of coastal community life. The cooperative functions not merely as an economic entity that provides access to capital and strengthens the bargaining power of small-scale fishers, but also as a social arena that cultivates solidarity, nurtures trust, and reinforces community structures grounded in shared moral values.

Within this framework, the cooperative serves as a vital instrument of people-centered economic empowerment, reducing dependence on rent-seeking systems and local moneylenders while simultaneously upholding the principle of distributive justice emphasized in Islamic economic ethics. Thus, the fishermen's cooperative embodies a living model of how faith-based moral economy can operate within contemporary socio-economic realities, bridging the spiritual, communal, and material dimensions of sustainable development.

The social function of the cooperative demonstrates a profound moral dimension in shaping networks of trust and collective accountability among its members. Practices such as *musyawarah* (deliberative consensus), *gotong royong* (mutual cooperation), and the *tanggung renteng* system (joint liability) collectively reinforce the social cohesion of fishing communities. Through routine and participatory interactions, the cooperative evolves into an instrument of social engineering, transforming traditional patron–client relationships into more egalitarian and inclusive forms of social organization. This moral and relational transformation resonates with the Islamic economic principles of *ukhuwah* (brotherhood) and *ta'āwun* (mutual assistance), which underscore cooperation, solidarity, and distributive justice as ethical foundations of collective welfare. Building upon the preceding discussions on moral economy and embedded social power, this finding situates the cooperative as a moral-structural institution, one that bridges spirituality and social pragmatism by embedding ethical norms into the daily economic practices of coastal Muslim communities.

The cultural function of cooperatives in North Minahasa is deeply rooted in the value of *mapalus*, a traditional Minahasan form of mutual cooperation that emphasizes collective responsibility and social equilibrium. In the contemporary context, *mapalus* has evolved beyond a mere ritualistic tradition into a social ethic that guides the governance and moral orientation of cooperative institutions. This ethical transformation demonstrates how local

wisdom adapts dynamically to changing economic structures without losing its moral essence. When interpreted through the lens of Islamic economic thought, the *mapalus* ethos converges with the principles of *'adl* (justice) and *ta'āwun* (mutual assistance), producing a hybrid institutional form, a cooperative model that harmonizes modern economic rationality with local moral and cultural values. This synthesis reinforces the argument from the preceding section that the cooperative is not only a site of social and moral reconstruction but also a living embodiment of socio-Islamic ethics, where community-based traditions and religious norms mutually enrich each other to sustain both economic and moral resilience.

Building upon the cultural and moral dimensions previously discussed, the ecological function of the cooperative reveals its pivotal role in fostering social–ecological resilience within coastal communities. Through business diversification, the use of environmentally friendly fishing technologies, and collective participation in marine ecosystem rehabilitation, the cooperative acts as an agent of adaptation to both climate change and economic uncertainty. From a sociological perspective, these practices reflect the emergence of collective environmental consciousness, where ecological stewardship is embedded within social relations and community-based institutions rather than imposed externally. This aligns with the Islamic ethical principle of *khalifah*, the notion of humans as stewards (*vicegerents*) entrusted with the moral responsibility to manage natural resources sustainably for the benefit of future generations. In this light, the cooperative embodies not merely an economic organization but a moral-ecological institution, integrating Islamic environmental ethics with local adaptive knowledge, thereby reinforcing both community sustainability and spiritual accountability in the face of ecological crises.

Extending from the cooperative's ecological and moral dimensions, the central contribution of this research lies in offering a new conceptual understanding of *fishermen cooperatives* as hybrid institutions that synthesize market rationality with local social, cultural, and ecological values. The integration of the cooperative's four interrelated functions, economic, social, cultural, and ecological, within the coastal context of North Minahasa provides a novel analytical framework for advancing both Islamic institutional economics and coastal community studies. Methodologically, the study's phenomenological approach, which bridges the local moral system of *mapalus* with Islamic cooperative practices, contributes to the conceptual development of a value-based institutional theory grounded in Islamic moral economy. This synthesis underscores that economic institutions in Muslim societies cannot be understood solely through the lens of efficiency or market performance, but must also be interpreted as moral and cultural constructs that embody social solidarity, distributive justice (*'adl*), and cooperative ethics (*ta'āwun*). In this way, the research not only expands the epistemological horizon of Islamic economics but also affirms its sociological relevance, showing how faith-based ethics and local wisdom can jointly construct a resilient and inclusive model of community-based economic organization.

This study has several limitations. The research was conducted in a limited coastal area with a small number of informants, so its findings should be interpreted with caution. It also did not explore in depth the cooperative's connection to the Blue Economy policy framework or its interaction with global market structures. Future research should compare similar cooperatives in other coastal regions or examine how formal cooperatives collaborate with informal financial institutions to address climate change, digitalization, and Blue

Economy implementation. Despite these limitations, this study provides a conceptual foundation for developing a value-based cooperative model that integrates Islamic ethics, local culture, and ecological sustainability. It demonstrates that Islamic economics, when grounded in lived social contexts, offers a humanistic and adaptive framework for community empowerment.

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