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CONTRIBUTION OF OIL PALM MUSHROOM CULTIVATION BUSINESS IN FULFILLING THE ECONOMIC NEEDS OF FAMILIES IN SAWAH LEBAR VILLAGE, BENGKULU CITY: AN ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

Study This aim For analyze contribution business cultivation mold palm oil in fulfil need economy family as well as study practice business the in perspective Islamic economics. Research This use approach qualitative descriptive with type study field research. Data collection techniques are carried out through observation, interview in-depth, and documentation. Research results show that business cultivation mold palm oil give contribution significant in fulfil need economy family, especially at the family level need Daruriyah, as well as start support fulfillment need Hajiyah and some tahsiniyah. In addition, the practice business being run has reflect values Islamic economics such as honesty, responsibility answer, work hard, and utilization source Power optimally and sustainably.

Keywords : *contribution business, mushrooms palm oil, economy family, Islamic economics*

Abstract

This study aims to analyze the contribution of oil palm mushroom cultivation in meeting family economic needs and to examine business practices from an Islamic economic perspective. This research employs a qualitative descriptive approach with field research methods. Data were collected through observation, in-depth interviews, and documentation. The results indicate that the business significantly contributes to

fulfilling family economic needs, especially primary (daruriyah) needs, while also supporting secondary (hajiyah) and partially tertiary (tahsiniyah) needs. Furthermore, the business practices reflect Islamic economic values such as honesty, responsibility, hard work, and sustainable resource utilization.

Keywords: business contribution, palm mushroom, family economy, Islamic economics

1. Introduction

Micro, small and medium enterprises (MSMEs) have role strategic in the Indonesian economy, in particular in increase welfare public as well as reduce level unemployment. The existence of MSMEs is proven capable endure in various condition crisis economy, including crisis monetary and pandemic, because own flexibility tall as well as ability adapt to market changes. In addition, MSMEs also play a role as source main income for society, especially in scope economy family.

In the context of family economics, the existence of independent businesses is a crucial factor in meeting the necessities of life. Family economic needs continue to increase along with population growth and changes in consumption patterns. Therefore, a source of income is needed to sustainably support the fulfillment of these needs. One alternative business that can be developed is the cultivation of oil palm mushrooms, which utilizes empty oil palm fruit bunches as a planting medium. Oil palm mushroom cultivation is a productive business with high economic potential, especially in areas with oil palm plantations such as Bengkulu City. The utilization of oil palm waste not only provides added economic value but also contributes to maintaining environmental sustainability by reducing organic waste. Thus, this business has two benefits at once: economic benefits and ecological benefits.

In Sawah Lebar Village, Bengkulu City, the cultivation of oil palm mushrooms is beginning to develop as an alternative source of income for the community. This business is run by small-scale entrepreneurs who utilize available local resources. In practice, this business is able to generate income that is used to meet daily family needs, such as food, education, and healthcare. However, this business is not without various obstacles, including limited capital, fluctuations in market demand, and weather factors that affect the quality and quantity of production. Beyond the economic aspect, it is also important to view this business practice from an Islamic economic perspective. Islamic economics emphasizes not only profit but also prioritizes moral and ethical values in economic activities. Principles such as honesty, responsibility, justice, and blessings are the main foundations of running a business. Thus, a business is not only assessed in terms of material profits but also based on its compliance with sharia principles.

From an Islamic economic perspective, human needs are divided into three levels: daruriyah (primary), hajiyah (secondary), and tahsiniyah (tertiary). These

three levels serve as indicators for assessing the extent to which a business contributes to a family's economic well-being. Therefore, a comprehensive analysis of the contribution of oil palm mushroom cultivation requires not only income generation but also needs fulfillment based on Islamic economic concepts.

Based on this description, it is clear that oil palm mushroom cultivation has significant potential to improve family economic well-being. However, further research is needed to determine the extent to which this business contributes to meeting family economic needs and how its practices are viewed from an Islamic economic perspective.

2. Literature review

1. Business Contribution

Business contribution is the role or contribution of an economic activity in improving the well-being of individuals and groups. This contribution can be seen in increased income, fulfillment of needs, and the resulting socioeconomic impact.

2. Family Economic Needs

A family's economic needs encompass various aspects that must be met to achieve prosperity. From an Islamic perspective, needs are divided into three levels:

- **Daruriyah (primary)** : basic needs such as food, clothing and shelter
- **Hajiyah (secondary)** : supporting needs such as education and transportation
- **Tahsiniyah (tertiary)** : complementary needs that improve the quality of life

3. Principles of Islamic Economics

Islamic economics emphasizes the principles of monotheism, justice, responsibility, and blessings. All economic activities must be conducted in a lawful, honest manner, and without harm to others.

3. Research methods

This study uses a qualitative approach with field research, which aims to deeply understand the phenomenon of the contribution of oil palm mushroom cultivation businesses in meeting family economic needs and its practices from an Islamic economic perspective. The qualitative approach was chosen because this study focuses on exploring the meaning, understanding, and interpretation of the real conditions experienced by business actors, thereby providing a comprehensive and contextual picture of the object of study. This research was conducted in Sawah Lebar Village, Bengkulu City, which was chosen as the research location because there are active oil palm mushroom cultivation business actors relevant to the research focus.

The subjects of this study were oil palm mushroom cultivation entrepreneurs who served as the primary informants. Informants were selected using *purposive sampling,* which involves deliberately selecting informants based on specific criteria, those deemed to possess knowledge, experience, and direct involvement in the business activities being studied. This technique is expected to yield more in-depth data and meet the research needs. In addition to primary data obtained

directly from informants, this study also utilized secondary data from books, scientific journals, theses, and other sources relevant to the research topic.
Data collection techniques in this study were conducted through observation, in-depth interviews, and documentation. Observations were conducted by directly observing the oil palm mushroom cultivation business activities, from production to marketing, to obtain a concrete picture of the business practices being carried out. In-depth interviews were conducted directly with key informants using a semi-structured interview guide, allowing researchers to gather information more broadly and flexibly according to developments in the field. Meanwhile, documentation was conducted by collecting various supporting data such as activity photos, business records, and other relevant documents to strengthen the research findings.

The data analysis technique used in this study is qualitative data analysis, conducted interactively and continuously. The data analysis process begins with data collection, followed by data reduction, which involves sorting and simplifying the data obtained according to the research focus. The data is then presented in a systematic, descriptive narrative for ease of understanding, and concluded with conclusions based on the research findings. During this analysis, the researcher also interpreted the data by linking it to Islamic economic concepts, thus gaining a deeper understanding of the suitability of business practices with sharia principles. To maintain data validity, this study employed triangulation, comparing data obtained from various sources and data collection methods. Triangulation was conducted to ensure that the data obtained were truly valid and scientifically accountable. Furthermore, the researcher double-checked the results of interviews with informants to avoid misinterpretations. Therefore, it is hoped that the results of this study will have a high level of credibility and provide an accurate picture of the contribution of oil palm mushroom cultivation to meeting family economic needs from an Islamic economic perspective.

4. Results and Discussion

Based on research results obtained through observation, in-depth interviews, and documentation of oil palm mushroom cultivation entrepreneurs in Sawah Lebar Village, Bengkulu City, it shows that this business has a significant contribution to improving family economics. Oil palm mushroom cultivation is a source of additional income that helps meet daily family needs. Income earned from oil palm mushroom sales is used to meet basic needs such as food, children's education costs, and health needs. This indicates that this business plays a significant role in supporting family survival, especially in meeting basic needs. In practice, oil palm mushroom cultivation is carried out by utilizing empty oil palm fruit bunches waste as a planting medium. Utilizing this waste provides distinct advantages for entrepreneurs because it can reduce production costs and increase business efficiency. Furthermore, the use of waste as a primary ingredient also provides added

ecological value, as it can reduce the impact of environmental pollution. Thus, this business not only provides economic benefits but also contributes to environmental conservation.

Despite this, entrepreneurs still face various obstacles that impact business continuity and income levels. These obstacles include limited capital, fluctuating market demand, and weather factors that affect the quality and quantity of mushroom production. These conditions result in unstable incomes, impacting families' ability to optimally meet their needs, particularly secondary and tertiary needs.

When analyzed based on the concept of needs in Islamic economics, the contribution of oil palm mushroom cultivation can be seen in the level of family fulfillment. At the level of daruriyah (primary) needs, this business has been able to meet basic needs such as food, shelter, and other essentials. This indicates that oil palm mushroom cultivation plays a crucial role in maintaining family survival. Furthermore, at the level of hajj (secondary) needs, this business has begun to contribute to meeting supporting needs such as education costs, transportation, and other necessities that enhance the comfort of life. However, fulfillment of needs at this level is not yet fully optimal and still depends on the business's income. Meanwhile, at the level of tahsiniyah (tertiary) needs, the business's contribution is still limited, as the fulfillment of these needs is heavily influenced by relatively unstable income levels.

From an Islamic economic perspective, the oil palm mushroom cultivation practices of these businesses demonstrate the application of Sharia values in economic activity. Honesty is reflected in the transaction process, where businesses strive to maintain product quality and provide appropriate information to consumers. Furthermore, responsibility is evident in the consistent management of the business and the commitment to meeting consumer needs. Hard work is also crucial in this endeavor, as the oil palm mushroom cultivation process requires diligence and patience, from preparation to harvest. In Islamic economics, hard work is a recommended means of earning a lawful livelihood.

Furthermore, the use of palm oil waste as a growing medium demonstrates the principles of efficiency and sustainability in resource use. This aligns with Islamic economic principles, which encourage optimal resource utilization without causing environmental damage. However, several aspects still need improvement, such as more systematic business financial management and the development of marketing strategies to enable optimal and sustainable business growth. Overall, the results of this study indicate that oil palm mushroom cultivation has a significant contribution to improving family economic well-being, despite facing various obstacles in its development. These findings also reinforce the fact that businesses run productively and in accordance with Islamic economic principles not only

provide economic benefits but also provide blessings and sustainable value for business owners and the surrounding community.

4. Conclusion and Suggestions

Based on results research that has been done, can concluded that business cultivation mold Palm oil in Sawah Lebar Subdistrict, Bengkulu City has contribution real in fulfil need economy family. This business capable become source income main and helpful additions fulfillment needs at the level *Darurriyah,* like need food, clothing and necessities base others. In addition, the business this is also starting play a role in fulfil need *Hajiyah* who gives comfort live, and in condition certain participate support need *tahsiniyah,* even though Still in stage development business. With Thus, the effort cultivation mold palm oil can it is said play a role positive in increase welfare economy family in a way gradually.

In addition to providing contribution to need economy family, practice business cultivation mold palm oil that is run has reflect sharia values, such as honesty in transaction, responsibility answer in operate business, work hard, and utilization source Power in a way wise. In addition to providing benefit economy for perpetrator business, activities this also provides impact social for environment around, like open opportunity business and utilization waste become product worth economy. Therefore that, effort cultivation mold palm oil No only contribute to economy family, but also in line with principles Islamic economy and potential become alternative business sustainable productivity for public.

Based on results research and conclusions that have been obtained, there is a number of recommendations that can be submitted to support development business cultivation mold palm oil in the future come.

1. Perpetrator business need increase capacity managerial in a way more professionals, especially in aspect administration and management business. This is covers recording structured finance, planning systematic production, as well as management effective cash flow. Orderly and documented bookkeeping with Good will give accurate depiction about level profit, efficiency cost production, as well as prospects expansion business in term long. With implementation more optimal management, business cultivation mold palm oil No only functioning For fulfil need daruriyyah, but also potential push improvement welfare up to the level Hajj and Tahsiniyyah in a way more sustainable.
2. Required support institutional from government region, service related, as well as institution Islamic finance in form training entrepreneurship, facilitation access financing sharia- based, as well as mentoring in marketing strategy. Integrated and sustainable empowerment program will increase capacity perpetrator good business in aspect technical cultivation and in mastery of modern marketing strategies, such as utilization of social media and digital

platforms. Through expansion network marketing and improvement competence business, stability income expected can more guaranteed as well as Power competition product the more increase.

3. Perpetrator business recommended For Keep going maintain and strengthen implementation principles Islamic economics in every activity business, such as uphold tall honesty, transparency, responsibility answer social, as well as paying zakat and alms from benefits obtained. Implementation values the No only aspect - oriented blessings effort, but also contribute to creation impact positive social for environment around. Synergy between productivity economy and care social will strengthen position business as a business model micro Sharia- based, welfare - oriented together.

With management more effort systematic, support adequate institutions, as well as consistent commitment towards - sharia values, business cultivation mold palm oil expected capable develop become a competitive, sustainable and valuable business unit own more contributions wide to improvement welfare economy family and public in a way overall.

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