

## Implementation Of Accounting In Oyster Mushroom Cultivation Business In Mushroom House, Margomulyo Village, Banyuwangi Regency From Islamic Economic Perspective

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### Abstract

**Purpose:** This Public Service aims to find out the implementation of financial reports in oyster mushroom cultivation businesses at Rumah Jamur, Margomulyo Village, Banyumas Regency and to find out the implementation of accounting in mushroom cultivation businesses at Rumah Jamur from an Islamic economic perspective.

**Method:** The method used in conducting this research is a qualitative method. Data collection techniques in this study include observation, interviews and documentation. The results of this study are that oyster mushroom cultivation businesses still apply simple financial reports, namely only recording cash income and expenses.

**Practical Applications:** Oyster mushrooms are an agricultural commodity that if not managed properly will quickly wilt or rot. Because mushrooms are horticultural products that continue to undergo metabolism and respiration after being harvested, post-harvest management needs to be carried out immediately to prevent losses. Without further treatment, fresh oyster mushrooms in Margomulyo stored at room temperature can be damaged and unfit for human consumption in just one to two days. To overcome this, producers package their mushrooms to increase their shelf life.

**Conclusion:** The implementation of Accounting Financial Reports in oyster mushroom cultivation businesses is still considered not in accordance with applicable standards, due to minimal knowledge and lack of resources and training on accounting standards. Therefore, training on broader accounting standards is needed in these businesses.



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## **Introduction**

The concept of implementation serves as a foundational element in business development and operational management, with distinct scholarly interpretations providing valuable frameworks for understanding its significance. According to Fatimah (2021), implementation encompasses planned activities and systematic mechanisms designed to achieve specific organizational goals, moving beyond mere action to purposeful execution. Similarly, Siagian (2024) defines implementation as a series of fundamental decisions initiated by top management and executed throughout all organizational levels to accomplish strategic objectives. The critical role of accounting in business development cannot be overstated, as it provides essential financial data that serves as the basis for informed decision-making and economic analysis. As Siswanti (2022) emphasizes, understanding basic accounting concepts forms the cornerstone of effective financial data management in any business or organization, ensuring smooth operational processes through adherence to fundamental accounting principles. Financial reports, as described by Dian Saputra (2018), function as comprehensive documentation of economic activities, offering stakeholders vital insights into business performance and health, with Astuti (2010) noting their universal importance across diverse business sectors for strategic decision-making purposes.

Micro, Small, and Medium Enterprises (MSMEs) face distinctive challenges in financial management that often stem from limited accounting knowledge and inadequate resources, creating significant barriers to operational efficiency and growth. Risnaningsih (2017) identifies the low educational background of small business owners and the absence of regulatory requirements for formal financial reporting as primary factors contributing to substandard financial management practices in MSMEs. This situation is particularly relevant in agricultural contexts where perishable commodities like oyster mushrooms require precise financial tracking to maximize profitability. From an Islamic economic perspective, accounting principles derive direct guidance from Quranic sources, particularly Surah Al-Baqarah verse 282, which mandates truthful, transparent, and just record-keeping in all financial transactions—a concept fundamentally aligned with modern accounting accountability. This Islamic framework emphasizes truthfulness, clarity, transparency, and justice between parties involved in financial relationships, establishing a moral foundation for business operations that extends beyond mere technical compliance to encompass ethical responsibility and social welfare considerations in financial management practices.

The case of "Rumah Jamur" in Margomulyo Village, Banyuwangi Regency, provides a compelling example of how these theoretical concepts manifest in practical business settings. Initially established as an independent venture without proper accounting systems, this oyster mushroom cultivation business experienced frequent financial losses due to inadequate financial management. The business has since evolved through collaboration with the Village-Owned Enterprise (BUMDes), significantly improving its financial and operational management systems. Located in Margomulyo Village, Glenmore District, this enterprise has been operational for over five years since the COVID-19 pandemic, serving as the first oyster mushroom cultivation business in the village and expanding to support multiple branches across four hamlets with numerous individual entrepreneurs. Despite these positive developments, the business continues to face significant challenges with suboptimal financial management stemming from the absence of structured accounting systems, resulting in difficulties controlling production costs, accurately calculating profits, and developing effective business strategies. The perishable nature of oyster mushrooms—which can become unfit for consumption within one to two days at room temperature—further underscores the critical need for precise financial tracking to minimize post-harvest losses and optimize packaging strategies for extended shelf life.

From an Islamic economic perspective, the implementation of accounting principles in the "Rumah Jamur" business reveals both promising practices and areas requiring improvement to fully align with Sharia-compliant financial management. The business has

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made notable progress in implementing honesty and transparency in financial recording, particularly through its accountability to BUMDes as a funding partner, which satisfies the Islamic requirement for truthful documentation as emphasized in Surah Al-Baqarah verse 282. Additionally, the enterprise demonstrates social responsibility by creating employment opportunities for local youth and fostering productive environments for lower-middle-class community members, reflecting the Islamic principle of contributing positively to societal welfare. However, the business still utilizes simple financial reporting methods that merely record cash income and expenses without comprehensive documentation, falling short of established accounting standards. The absence of formal training in accounting standards and limited human resources dedicated to financial management further compounds these challenges. To fully embrace Islamic accounting principles, the business could enhance its practices by implementing more structured recording systems that eliminate *gharar* (uncertainty) in transactions, establishing formal *zakat* calculation mechanisms for eligible income, and developing transparent social responsibility reporting that aligns with Islamic concepts of wealth distribution and community development.

The successful integration of proper accounting systems in the "Rumah Jamur" business holds significant potential for transforming not only this specific enterprise but also serving as a replicable model for similar agricultural businesses seeking to align with Islamic economic principles. By adopting comprehensive accounting practices that emphasize transparency, accurate documentation, and ethical reporting, the business can overcome current financial challenges, enhance operational efficiency, and gain greater access to halal capital sources necessary for sustainable growth. The structured implementation of accounting standards would enable better cost control, more accurate profit calculation, and informed strategic decision-making, directly addressing the limitations currently experienced by the business. Furthermore, as a model that combines agricultural innovation with Islamic financial ethics, "Rumah Jamur" demonstrates how traditional business practices can be enhanced through the integration of religious values and modern accounting techniques. With appropriate accounting education and mentoring, this approach has the potential to foster broader village economic independence while maintaining adherence to Islamic principles of justice, transparency, and social responsibility, ultimately creating a sustainable framework that balances financial viability with ethical business practices in the agricultural sector.

## **Method**

This research employed a qualitative methodology to comprehensively investigate the implementation of accounting practices in oyster mushroom cultivation businesses from an Islamic economic perspective. The qualitative approach was specifically selected because it effectively captures behavioral, cognitive, and motivational phenomena through the lived experiences of research subjects within their natural contexts, producing rich descriptive data in the form of written narratives, verbal communications, and observable human behaviors (Moleong, 2012). This methodology proved particularly appropriate for the study's objectives, as it allowed researchers to gather in-depth information about the nuanced financial management practices within the "Rumah Jamur" business ecosystem in Margomulyo Village. By utilizing descriptive research techniques that collect data in the form of words and contextual observations, the researchers were able to document the accounting implementation process thoroughly while maintaining the authenticity of the business environment (Sugiyono, 2022). The qualitative framework enabled the research team to explore not only the technical aspects of accounting implementation but also the cultural, religious, and social dimensions that influence financial management decisions within an Islamic economic framework, providing a holistic understanding that quantitative methods alone could not achieve.

The interview methodology served as a primary data collection technique, structured as purposeful exchanges where researchers engaged directly with key stakeholders to explore

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their perspectives and experiences regarding accounting implementation in the oyster mushroom business. Following Sugiyono's (2022) definition of interviews as structured meetings where two parties exchange ideas and information through questions and answers to create shared meaning around a subject, the research team conducted in-depth interviews with Mr. Aji, the head of Margomulyo Village who also functioned as the capital provider for the oyster mushroom cultivation business, and Mrs. Anik, who was directly responsible for financial management within the operation. These interviews were strategically designed to elicit detailed information about the challenges and opportunities in implementing accounting systems, the influence of Islamic economic principles on financial decision-making, and the practical realities of managing finances in an agricultural MSME context. The selection of these specific informants ensured access to both the administrative perspective (through the village head) and the operational financial management perspective (through the business's financial manager), creating a comprehensive view of accounting implementation from multiple organizational levels.

Participant observation represented the second critical data collection method, specifically chosen to capture authentic financial management practices as they naturally occurred within the mushroom cultivation business environment. As outlined by Sugiyono (2012), observation methods can be categorized into participatory, direct/covert, and unstructured approaches, with this study specifically employing participatory observation to gain insider perspectives on financial management processes. The researchers immersed themselves in the daily operations of the "Rumah Jamur" business, systematically observing how financial transactions were recorded, how production costs were tracked, and how financial decisions were made in real-time agricultural contexts. This method proved particularly valuable for understanding the practical challenges of implementing accounting systems in perishable agricultural commodity production, where time-sensitive decisions about oyster mushroom harvesting, packaging, and distribution directly impact financial outcomes. The participatory nature of the observation allowed researchers to witness firsthand how the simple cash-based recording system functioned (or failed to function) in addressing the unique operational demands of mushroom cultivation, including the critical post-harvest management window where mushrooms become unsuitable for consumption within 24-48 hours at room temperature.

The documentation method completed the triangulated research approach, providing systematic verification of observed practices and interview narratives through the analysis of existing written records and materials. According to Sugiyono (2016), documentation involves the systematic compilation and recording of information for evidentiary purposes, including the examination of manuals, financial records, and other relevant materials that explain operational procedures. In this study, researchers analyzed the financial recording books used by the mushroom cultivation business, examining how cash inflows and outflows were documented, what categories of expenses were tracked, and how income was recorded across different hamlets where the business operated. This documentary analysis was particularly revealing in identifying the gap between recommended accounting standards and actual practice, confirming that the business maintained only basic cash-based records without implementing more sophisticated accounting methods such as accrual accounting or inventory management systems. By collecting and analyzing these documents alongside interview data and observational notes, the researchers established a comprehensive evidentiary foundation that validated their findings about the limitations of current accounting practices and the potential for improvement through training in accounting standards aligned with Islamic economic principles, thereby creating a robust methodological framework for their recommendations.

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## **Result**

The "Rumah Jamur" oyster mushroom cultivation business represents a pioneering economic initiative under the auspices of the Village-Owned Enterprise (BUMDes) in Margomulyo Village, Glenmore District, Banyuwangi Regency. Established more than five years ago during the challenging period of the COVID-19 pandemic, this enterprise emerged through a strategic collaboration between local mushroom cultivation managers and the Margomulyo Village-Owned Enterprise. The business model was designed with dual objectives: creating sustainable income generation and fostering community development through job creation for local residents. Notably, "Rumah Jamur" holds historical significance as the first formal oyster mushroom cultivation business in Margomulyo Village, where previously no local residents had engaged in this agricultural practice. The initiative originated from the curiosity and proactive approach of Mrs. Anik, the village head, who attended specialized training in Jalen before implementing the knowledge in Margomulyo Village. This strategic decision to adopt oyster mushroom cultivation not only introduced a novel agricultural practice to the community but also laid the foundation for what would become a significant local economic driver, demonstrating how targeted skill development can catalyze rural economic transformation in post-pandemic recovery contexts.

The business has experienced remarkable expansion since its inception, evolving from a single entrepreneurial venture into a network of interconnected mushroom cultivation operations spanning multiple hamlets within Margomulyo Village. Currently, the "Rumah Jamur" enterprise encompasses four distinct hamlets: Dusun Pekebunan (with 5 mushroom entrepreneurs), Dusun Ramiyan (with 8 mushroom entrepreneurs), Dusun Kampung Baru (with 4 mushroom entrepreneurs), and Dusun Sumbermulyo (with 3 mushroom entrepreneurs). This geometric growth pattern—from a solitary operation to twenty individual entrepreneurs collectively—illustrates the business's successful replication model and its capacity to generate widespread economic participation within the community. The expansion was driven by the visible success of initial cultivation efforts, which demonstrated both the agricultural viability of oyster mushrooms in the local environment and their potential as a sustainable income source. This organic growth reflects a community-driven development approach where successful initial implementation inspired broader participation, creating a self-reinforcing cycle of economic activity that has transformed the local agricultural landscape and provided diverse income opportunities for village residents across multiple households.

Central to the business's operational model is its integrated supply chain approach, which significantly enhances efficiency and accessibility for local mushroom entrepreneurs. The "Rumah Jamur" facility serves as a centralized hub that provides essential cultivation materials including baglogs (mushroom growth substrates), plastic packaging, and mushroom seeds, eliminating the need for individual entrepreneurs to source these materials from distant locations. This strategic vertical integration addresses critical supply chain challenges that often hinder small-scale agricultural businesses, particularly in rural settings where access to specialized agricultural inputs can be limited. By maintaining consistent inventory of necessary materials, the business ensures that all affiliated mushroom cultivators can operate with minimal disruption, while also maintaining quality control across the production network. Furthermore, this centralized material provision system creates economies of scale that reduce input costs for individual entrepreneurs, thereby improving their profit margins and operational sustainability. The system exemplifies how strategic resource management and shared infrastructure can overcome common barriers faced by small-scale agricultural enterprises in remote communities.

The vision and mission of the "Rumah Jamur" oyster mushroom cultivation business reflect a comprehensive approach to community development that extends beyond mere economic considerations. The enterprise's vision—"to maintain Community Harmony in Order to Continue the Development of Margomulyo Village in All Fields Towards a Better Margomulyo Village"—demonstrates a holistic understanding of sustainable development that

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integrates social cohesion with economic progress. This vision is operationalized through five strategic mission statements that collectively address multiple dimensions of village development: continuing equitable physical, human resource, and economic development; promoting sustainable village growth through community deliberation and mutual cooperation; optimizing government programs while addressing underserved needs; leveraging technological advancements to improve community services; and enhancing community welfare to achieve higher educational and living standards. This mission framework reveals how the business functions not merely as a commercial enterprise but as a catalyst for comprehensive community transformation, deliberately aligning agricultural entrepreneurship with broader social development goals. The integration of these principles has enabled "Rumah Jamur" to serve as both an economic engine and a social institution that strengthens community bonds while advancing the village's overall development trajectory.

## **Discussion**

Accounting serves as a critical information system that transforms transactional data into meaningful financial information, playing a pivotal role in the operational success of agricultural enterprises such as oyster mushroom cultivation businesses. As defined by Ilyas (2020), the accounting process encompasses systematic activities to identify, record, interpret, and communicate economic events to various stakeholders, with all processes documented in writing based on verifiable transaction evidence. In the context of "Rumah Jamur" in Margomulyo Village, Banyuwangi Regency, this system forms the backbone of financial management, though its implementation reflects the unique challenges faced by micro-scale agricultural businesses. The fundamental purpose of accounting in this setting extends beyond mere record-keeping to enabling informed decision-making, cost control, and sustainable business development. However, as Amrih (2023) notes, transactions in financial statements represent any financial activity affecting an entity's position, requiring meticulous documentation of cash receipts, disbursements, revenue recognition, and obligations—elements that prove particularly complex in perishable agricultural commodity production where timing and precision are critical to minimizing post-harvest losses and maximizing profitability in a business where fresh oyster mushrooms can deteriorate within 24-48 hours at room temperature.

The recording of raw material purchases constitutes a foundational element of the accounting system in oyster mushroom cultivation, directly impacting production efficiency and cost management. In this business, meticulous documentation of inputs such as baglogs (mushroom growth substrates), mushroom seeds, and planting media—including sawdust, lime, and bran—is essential for maintaining consistent production quality and preventing resource wastage. The accounting process also extends to auxiliary materials like plastic wrap and sterilization equipment, which are critical for maintaining the sterile environment necessary for successful mushroom cultivation. This comprehensive recording system enables the business to track inventory levels, anticipate future requirements, and identify potential cost-saving opportunities through bulk purchasing or alternative suppliers. The strategic importance of this documentation becomes particularly evident during seasonal fluctuations when certain materials may become scarce or more expensive, requiring the business to adjust its procurement strategies accordingly. By maintaining detailed records of raw material costs and usage patterns, the "Rumah Jamur" enterprise can establish more accurate production cost calculations, which are essential for determining appropriate pricing strategies and ensuring sustainable profit margins in a competitive agricultural market where input costs can significantly impact overall business viability.

Operational cost recording represents another critical dimension of financial management in oyster mushroom cultivation, encompassing all expenses required to sustain business operations beyond the initial raw material investments. These costs include labor expenditures for various cultivation stages—from preparing planting media and daily

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maintenance to harvesting and distribution—which constitute a significant portion of the operational budget in this labor-intensive agricultural activity. Additionally, the accounting system must capture utility expenses such as electricity and water, which are vital for maintaining the precise environmental conditions (humidity and temperature) necessary for optimal mushroom growth. The complexity of operational cost recording intensifies when addressing cultivation challenges like pest management and climate variability, particularly during dry seasons when mushroom growth slows and requires intensified care, thereby increasing operational expenses. Effective documentation of these fluctuating costs enables the business to identify seasonal patterns, anticipate future expenditures, and implement cost-control measures that enhance operational efficiency. This detailed cost tracking becomes especially crucial for an agricultural enterprise dealing with perishable commodities, where minor miscalculations in operational expenses can quickly erode profit margins and threaten business sustainability in a market where product shelf life is extremely limited.

Income recording forms the revenue side of the accounting equation and serves as a vital indicator of business performance in the oyster mushroom cultivation enterprise. The primary income stream for "Rumah Jamur" derives from the sale of fresh oyster mushrooms, with accurate documentation of these transactions providing essential insights into sales patterns, customer preferences, and revenue fluctuations. Given the perishable nature of the product—where mushrooms become unsuitable for consumption within one to two days at room temperature—precise income tracking must be synchronized with production and sales timing to maximize revenue potential. This requires the business to document not only the quantity and price of mushrooms sold but also the timing of sales relative to harvest, packaging methods used to extend shelf life, and any value-added processing that might increase revenue per unit. Effective income recording enables the business to identify peak sales periods, evaluate the profitability of different distribution channels, and make informed decisions about production scaling. Furthermore, by correlating income data with production and operational cost records, the business can calculate precise profit margins for different cultivation batches, identify most profitable cultivation practices, and develop more accurate financial projections for future growth—critical capabilities for an agricultural enterprise operating in a highly time-sensitive market with narrow profit windows.

The preparation of financial statements represents the culmination of the accounting process, transforming recorded transactions into meaningful reports that provide a comprehensive overview of the business's financial health. As Hastiwi et al. (2022) emphasize, financial statements should systematically present information about revenue, expenses, assets, liabilities, and cash flow to support informed decision-making by various stakeholders. However, in the "Rumah Jamur" oyster mushroom cultivation business, financial reporting remains at a basic level, limited to simple cash inflow and outflow documentation without progressing to more sophisticated statements like balance sheets or income statements. While the business owners recognize the importance of accounting for understanding income and expenses—a crucial step toward business expansion—the current manual recording system in a basic ledger book fails to provide the analytical depth needed for strategic planning. This simplified approach, though understandable for a micro-enterprise with limited resources, restricts the business's ability to conduct meaningful financial analysis, identify long-term trends, or present comprehensive financial information to potential investors or financing partners. The absence of standardized financial statements according to MSME accounting frameworks hinders the business's capacity to benchmark its performance against industry standards or demonstrate financial stability to external stakeholders who might require more formal documentation for partnership or investment opportunities.

The implementation of effective financial reporting in the oyster mushroom cultivation business faces significant obstacles that stem from both structural limitations and knowledge gaps within the organization. As Faiz et al. (2025) identify, manual recording systems commonly used by micro-enterprises are vulnerable to record loss, calculation errors, and

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inefficiencies that compromise financial accuracy and decision-making capabilities. In the specific context of "Rumah Jamur," these challenges are compounded by limited understanding of MSME accounting standards and insufficient human resources dedicated to financial management tasks. The business operators recognize the importance of proper accounting but lack the specialized knowledge required to implement more sophisticated systems that could transform their basic cash tracking into meaningful financial analysis. Additionally, the time-sensitive nature of oyster mushroom cultivation—where rapid post-harvest processing is essential to prevent spoilage—creates competing demands on the operators' attention, often leading to delayed or incomplete financial documentation. These obstacles collectively hinder the business's ability to conduct accurate cost-benefit analyses, develop reliable financial forecasts, or identify operational inefficiencies that could be addressed to improve profitability. Without addressing these fundamental challenges, the business remains constrained in its growth potential and vulnerable to financial mismanagement that could undermine its otherwise promising agricultural venture in a highly competitive and perishable commodity market.

From an Islamic economic perspective, the implementation of accounting principles in the oyster mushroom cultivation business must align with core values of justice, transparency, and accountability (*amanah*) that form the foundation of Islamic financial ethics. The principle of honest and transparent record-keeping, while universally important in business, carries additional religious significance in Islamic economics, where accurate financial documentation is considered a moral obligation rather than merely a business practice. In the "Rumah Jamur" enterprise, this principle manifests through the business's commitment to truthful financial reporting, particularly in its accountability to BUMDes Margomulyo, which provides partial funding for the operation. The transparency in financial documentation serves not only practical business purposes—such as enabling better cost monitoring and operational control—but also fulfills the Islamic requirement for clear and honest dealings as emphasized in Surah Al-Baqarah verse 282, which mandates written documentation of financial transactions. This alignment with Islamic principles enhances trust among stakeholders, strengthens business relationships, and creates a foundation for sustainable growth that respects both commercial and ethical considerations. The integration of these values demonstrates how conventional accounting practices can be enriched by Islamic ethical frameworks to create a more holistic approach to business management that serves both economic and moral objectives.

The incorporation of Islamic economic principles extends beyond basic financial transparency to encompass broader social responsibilities and adherence to Sharia-compliant financial practices that reflect the holistic nature of Islamic economics. In the "Rumah Jamur" business, this manifests through the implementation of zakat obligations and corporate social responsibility initiatives that align with Anggraini's (2024) observation that zakat represents a religious obligation for Muslim business owners whose income meets the nisab threshold. While the business currently demonstrates social responsibility by creating employment opportunities for Margomulyo Village residents and contributing to local economic development, there remains potential for more formal integration of zakat calculations into the accounting system to ensure proper fulfillment of this religious obligation. Additionally, the business consciously avoids *gharar* (excessive uncertainty) in its financial recording practices, adhering to the Islamic principle of clarity in transactions—a particularly relevant consideration in agricultural businesses where variable yields and market conditions could introduce uncertainty. By maintaining straightforward, transparent financial records without resorting to conventional bank financing that might involve *riba* (interest), the business aligns its financial practices with Sharia principles while building trust with Muslim consumers and potential Islamic financing partners. This comprehensive approach to Islamic accounting not only fulfills religious obligations but also creates competitive advantages in markets where ethical business practices are increasingly valued by consumers and business partners alike,

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demonstrating how religious principles can enhance rather than constrain business development in the contemporary agricultural economy.

## Conclusion

Oyster mushroom farming entrepreneurs in Margomulyo Village have begun implementing a more structured and systematic financial recording system. This step aims to increase transparency and accuracy in managing business finances, so that every transaction can be recorded in detail and can be accounted for. The implementation of a simple accounting system that is tailored to the needs of micro-scale business actors is a real solution to improving financial management that was previously informal and poorly documented. This action not only increases the efficiency of business operations, but also builds trust from partners such as BUMDes and Islamic financing institutions. The success of implementing a financial recording system in Margomulyo Village can be a model that can be replicated in other areas with similar characteristics, especially villages that have the potential for micro-businesses but face challenges in financial management. With the support of appropriate accounting education and mentoring, this model has the potential to encourage village economic independence more broadly and sustainably.

From an Islamic perspective, this business has implemented the principle of transparency in preparing financial reports, although it is still limited to related parties such as BUMDes. In addition, social responsibility has been carried out by opening up employment opportunities for the surrounding community, providing a positive impact on the local economy. This business also implements sharia principles by not borrowing funds from conventional banks in order to avoid usury practices. The application of these sharia accounting principles is in line with efforts to increase the trust of business partners and strengthen the local economy based on Islamic values.

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