

**CONCEPTS AND IMPLEMENTATION IN MULTIPLE BUSINESS SYSTEMS:  
STUDY IN VILLAGE UNIT COOPERATIVES, PANGKALAN TIGA, CENTRAL  
KALIMANTAN**



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**Abstract**

The study's goal is to map out the complex commercial infrastructure of KUD Tani Subur, as well as to learn how the multi-business system in KUD Tani Fertile has affected the well-being of its members and the Pangkalan Tiga village community. This research uses a qualitative, descriptive methodology in the field. Cooperative leaders, cooperative members, and the residents of Pangkalan Tiga served as participants in this study. Selective sampling strategies for identifying study subjects. Sources of information for this study were interviews, observations, and written records. The data were examined descriptively, taking into account system theory and welfare in the framework of Sharia economics. This research leads us to the conclusion that KUD Tani Subur operates on an Islamic economic profit-sharing paradigm, in which 30% of business profits are used to fund the growth of KUD Tani Subur, and 70% are distributed among members, social funds, and other charitable organizations. Members and the surrounding community of Pangkalan Tiga village welfare monetarily and spiritually from the all-business structure.

**Keywords:** Multi-Business System, Village Unit Cooperative, Sharia Economic Welfare

## INTRODUCTION

The problem of welfare is a serious problem that is always faced. Important factors that must be considered related to the welfare of middle and lower-class people need to be emphasized. Companies of all sizes felt the effects of the three major economic crises of the previous quarter century: the monetary crisis of 1997–1998; the global financial crisis of 2008; and the crisis of 2020, triggered by the coronavirus pandemic (COVID-19). Therefore, an economic institution is needed that acts as an intermediary for the community in supporting their business and welfare, such as cooperatives (Amanda, 2020). Cooperatives are a forum for solving community economic welfare problems among the many cooperatives, one of which is the Village Unit Cooperative.

Village Unit Cooperatives, or KUD, are one of the economic institutions attached to rural communities as welfare instruments. KUD is a principled form of cooperation and functions as an economic and social institution (Wahyudi & Aini, 2020). Apart from that, this is also motivated by the growth of cooperatives in Indonesia which has reached 127,846 cooperative units (Kemenkopukm, 2021). However, KUD can still not address the economic welfare problem optimally. These problems include institutional management problems (Rufaidah, 2017) and problems with the village unit cooperative business (Wiwin et al., 2021).

KUD is a cooperative that implements an All-Business system in rural areas (Kemenkopukm, 2021). KUD Tani Subur in Pangkalan Tiga village is one of several that implement an all-business system in its cooperative activities. The cooperative is used as a forum for doing business, which is mutually beneficial to both members and the surrounding community. KUD Tani Subur implements a multipurpose system in carrying out its activities, such as savings and loans, trading, production, consumption, health, and education.

The Minister of Cooperatives presented KUD Tani Subur with an award for Producer Cooperatives with Achievement on a national level in 2019. Apart from that, KUD Tani Subur is also one of the GO-digital cooperatives in Central Kalimantan. Another achievement is KUD Tani Subur, one of the first cooperatives in Central Kalimantan to develop animal husbandry and plantations with an integrated cow-oil system.

Regarding the study of KUD, most are more inclined to look at the role of KUD in the welfare of society. First, Nur's research states that cooperatives play a role in the welfare of members through cooperative business management (Nur, 2019) (Susanti, 2015) (Almira, 2021). Pramodya's research looks at it from a management perspective (Pramodya, 2019). There is also Muniroh and Prakoso's research, which looks at the role of cooperatives in business actors (Muniroh & Prakoso, 2017). KUD, in its implementation, also intersects with a system that has the character of each region, one of which is the all-business system implemented in KUD Tani Subur. In addition, it does have an impact on social welfare not only materially but also spiritually. Many existing studies show that the need for more attention to the concept and implementation and improvisation of the applied system impacts the implementation model of each KUD; moreover, if the impact of the implemented system is seen from the perspective of welfare according to Islamic economics.

This research attempts to fill in the absence of past studies. This study discusses the concept and implementation of the multi-business system at KUD Tani Subur. In addition, this research also seeks to see the impact of this multi-business system on the welfare of members and the community of Pangkalan Tiga village, Kotawaringin Barat district, in terms of welfare from an Islamic economic perspective.

This research refers to the notion that apart from good management and a good understanding of KUD welfare, there is also the role of a system that is carried out and adjusted to the economic context of the community. Another opinion is that economic welfare is also not only understood as meeting business needs. More than that is fulfilling spiritual needs by cooperative members and the community. The existence of KUD Tani Subur is felt not only by its members but also by the surrounding community.

## **LITERATURE REVIEW**

### **System Theory**

Systems are ordered or complicated wholes, the sum of their pieces that constitute a functional entity (Machmud, 2016). Furthermore, according to Budiarta, the system is a complex of elements that stand in interaction (Budiarta et al., 2020). On the other hand, according to Ahmad, a system is a set of things linked together by their properties and their

interactions. (Ahmad, 2021). Based on the definitions given above, a system may be thought of as a set of things that share common characteristics and interactions with one another and their surrounding environment.

Defense of doing, process, and expenditure, as well as adaptation to the broader environment that can support the organization, are central to the System Theory Approach (Tipu, 2022). Relationship of the organization to the system of which it is a part. This idea describes it. Organizations are systems inside systems, and feedback is information that reflects the outcomes of an individual's, team's, or organization's activities or series of actions.

Based on the above concepts, it can be explained that systems philosophy is an element of a systems approach that will be useful and easy to apply to managerial tasks in the context of formulating strategies. Systems analysis is a useful approach to decision-making at the managerial and operational levels. What this means is that the systems approach is indivisible in three ways: (1) a mindset, (2) an analytical strategy, and (3) a management philosophy (Aggarwal et al., 2022). System Theory's foundations may be applied to any business. Considerable weight will be given to the task hierarchy, controlling mechanisms, environment, the interdependence of components, borders, subsystems, inputs, and their translation into outputs as part of the goal-conceptualization process.

To further explain the overall meaning of the various definitions above, in the following, we will describe more fully the elements of these definitions in a system characteristic (Kang & Song, 2020). Elements, components, or parts of the system are the items that make up the whole. These parts might be physical or conceptual. Environments Everything outside of a system that can affect how well it functions is considered part of the system's environment. Input, input is a raw resource that will be transformed into a final product. The processing component of a system is crucial in transforming raw data into actionable results. The processed data is called the system's output and is an essential part of the system. For the parts to carry out their designated tasks, it is necessary to exercise control over them, which in turn necessitates careful attention and upkeep from the user. Getting information about when things are not as they should be is essential for the control system.

## Welfare Theory

The term “prosperous” is where we get the concept of “well-being”, which implies being in a state that is safe, secure, prosperous, and safe (Miyagi & HR, 2014). The Sanskrit word *catara*, meaning “umbrella”, can be found in the word prosperous. In social welfare, *catara* are those who have achieved material and mental well-being by being unburdened by the stresses of material deprivation, lack of education, or fear of the unknown (P. P. Siregar, 2018).

Achieving material and spiritual prosperity are both progress objectives (Purwana, 2014). Success in growth, as welfare demonstrates, requires gratification in both the material and spiritual realms. When progress is driven solely by material gains, it is impossible to improve people's lives. Even with access to modern conveniences, the locals will feel their lives lack purpose and meaning. Income, consumption or expenditure, living conditions, living facilities, family health, ease of access to health care, ease of entering educational levels, and the ease of access to various modes of transportation are some of the indicators that may be used to measure the degree of household well-being, as explained by the Central of Statistics (Syaiful et al., 2016).

Financial success, according to Islamic principles, should serve the common good. Islam teaches that it is obligatory to provide *rahmatan lil alamin* to humanity. However, the Qur’anic welfare mentioned is not guaranteed to anybody who believes in Allah. If people do what is commanded and avoid what is forbidden, Allah SWT will bless them with success. There are explicit and implied verses of the Qur’an that explain welfare related to economic problems, as in Q.S. Al-Nahl verse 97, Q.S. Thaha verses 117-119, Q.S. Al-A’raf verse 10, and others (Purwana, 2014).

Islamic economics requires that welfare include all material and non-material elements (Aedy, 2011). According to conventional welfare lies in what can be seen; this is because human satisfaction lies in non-material elements. In Islamic economics, it can be seen that optimal welfare can be achieved if material intelligence is controlled by spiritual intelligence, starting from how to obtain it to spending it. In practice, those who have spiritual intelligence can be peaceful, safe, and prosperous even though they do not have material

intelligence (Jurnal et al., 2020). At the same time, humans who only have material intelligence will never get happiness, even with abundant wealth.

According to al-Ghazali, welfare is the acquisition of advantages (Abrori, 2019). *Maslahat*, or the preservation of Sharia objectives, is referred to as Maqashid Sharia (Fauzia, 2014). Happiness and contentment are only attainable for individuals if all people's spiritual and material needs are met (Nurhadi, 2020). Maintaining the sources, such as one's faith, one's soul, one's thinking, one's lineage, and one's possessions is essential to achieving the goals of the Sharia and realizing its benefits (Jurnal et al., 2020). This commitment demands that all resources are in the hands of humans as a sacred entrustment from Allah SWT and must be used to realize Maqashid Sharia, where *Maslahat* is the substance in the form of *Dharuriyat*, *Hajiyat*, and *Tahsiniyat*.

## RESEARCH METHOD

It can be classified as a field study. The research was conducted at KUD Tani Subur using primary and secondary data. Direct data comes from members and the community around the KUD Tani Subur area from Pangkalan Tiga village. The participants in this research were five different administrators from KUD Tani Subur: Chairman, Secretary to Treasurer, Board of Examiners (BP), and Head of a business unit. Subsequent subjects included 5 KUD Tani Subur members and 20 informants from the community. All subjects were determined by the purposive sampling method. In addition to primary data, this study also uses secondary data from books, journals, and related literature. The research used interviews, observations, literature reviews, and careful documentation to compile the data. The approach used is a descriptive and contextual approach to Islamic economics (Akbar & Jefry Tarantang, 2018). This research was conducted by collecting data on implementing the multi-business system at KUD Tani Subur and then looking at the impact on the welfare of members and the Pangkalan Tiga village community. System theory and welfare theory were used to expound on the descriptive analysis of the data gathered throughout the study's stages of data collection, reduction, presentation, and conclusions.

## RESULTS AND DISCUSSION

### Multi-Business System at KUD Tani Subur

Pangkalan Tiga is a settlement in the Pangkalan Lada subdistrict of the Kotawaringin Barat district where the KUD (Village Unit Cooperative) is situated. This cooperative was established on December 29, 1984. More or less, it has been running for 34 years. It was not a short time that KUD (Village Unit Cooperative) underwent many revolutions. At first, this cooperative aimed to serve migrants who no longer received assistance from the government. However, KUD Tani Subur has grown and developed into a cooperative worth billions of rupiah with various assets. Membership in KUD Tani Subur in the 2021-member recapitulation totals 1,200 people consisting of active members and inactive members.

The members of this cooperative have come together for the common good of the community as a whole. So, KUD Tani Subur is a village unit cooperative owned by the community, from and for the community. KUD Tani Subur is dedicated to maximizing the well-being of its members by investigating all opportunities in the Pangkalan Tiga village setting.

Both natural potential and human resources. Existing resources are processed and developed to bring benefits to members/communities. Develop and cultivate the potential that exists in the community environment. KUD Tani Subur has several units. First are plasma, transportation, savings, loans, SHOPS (Convenience Stores), and livestock units. A new tourism object was recently opened, namely the Astra Education Unit.

**Table 1**  
**Shopping Revenue Budget Plan**  
**KUD Tani Subur 2022**

No	Description	Per month	Per Year
1	Savings and Loan Unit	27.494.337	Rp 329.932.044
2	Department Store Unit	30.866.363	Rp 370.396.352
3	Transportation Unit	8.313.437	Rp 99.761.676
4	Plantation Unit	54.166.667	Rp 650.000.000
5	SAPPRODI Unit	6.657.400	Rp 79.888.800
6	Livestock Unit	2.185.762	Rp 26.229.144
7	Agriculture/Palm Plantation Unit	5.870.000	Rp 70.440.000

8	Heavy equipment and nursery fees	29.166.667	Rp 350.000.000
9	Buying and selling TBS	40.000.000	Rp 480.000.000
10	Independent Farmer Unit	7.500.000	Rp 90.000.000
11	Agrotourism	4.166.667	Rp 50.000.000
<b>Total income</b>			<b>Rp. 2.586.648.016</b>

Sources: KUD Tani Subur

**Table 2**  
**Operational Costs of KUD Tani Subur 2022**

No	Costs	Per Year
1	Main Operations	Rp 132.000.000
2	Depreciation and Accommodation Costs	Rp 419.760.660
3	Employee Operational Costs	Rp 906.046.212
<b>Total Costs</b>		<b>Rp 1.653.650.292</b>
<b>Profit Loss / SHU</b>		<b>Rp 942.997.724</b>

Source: KUD Tani Subur

SHU gross before 2020	: Rp 981.208.222
SHU tax	: Rp 57.667.992
SHU Netto	: Rp 923.540.230

**Table 3**  
**2020 Subur Tani SHU KUD Distribution List**

No	KUD Expense	Percent	Total
1	Management and Supervisory Fund	7.5 %	Rp 69.265.517
2	Education Fund	7.5%	Rp 69.265.517
3	Employee Funds	7.5%	Rp 69.265.517
4	Social Fund	2.5%	Rp 23.088.506
5	Member Funds	20%	Rp 184.708.046
6	Funds for Members	25%	Rp 230.885.058
7	Cooperative Reserve	30%	Rp. 277.062.069
<b>Total</b>			<b>Rp 923.540.230</b>

Avoid presenting the discussion simply by explaining accepted or rejected hypotheses and simply describing tables or pictures of the results of data analysis, or simply explaining what is or is not following the theory or just the same or not the same as previous research.

### **Characteristics of KUD Tani Subur Multi-Business System**

When it comes to business, KUD Tani Subur only supports endeavors that are vital to the well-being of its members. Thus, it can support the business and the welfare of members and the community. If viewed through the diverse needs of members, it has the potential to run a multipurpose cooperative type of business. Multipurpose cooperatives have several business fields, such as savings and loans, trading, production, consumption, health, and education. One of the cooperatives included in the multipurpose is KUD Tani Subur which has various business fields.

The cooperative's structure functions to advance its primary aim of improving members' and society's well-being. A cooperative cannot realize its objectives without this framework as a roadmap (Fadhilah & Zaki, 2019). This description shows the fact that how important the components of a system are that are interrelated and work together in achieving the stated goals, In other words, the well-being of the group as a whole and each member.

The multi-business system is a system that is implemented in KUD Tani Subur. The multi-business system already has several interconnected components to achieve the goal of welfare for members and society (Susanti, 2015). KUD Tani Subur, located in Pangkalan Tiga village, has charm compared to other cooperatives. Initially, it only formed a plasma business unit system (single purpose); now, it has developed into a multipurpose one.

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The multi-business system at KUD Tani Subur has the following system:

### **Components**

All the tangible and intangible items that make up a system are referred to as its components or elements (Aulia & Kurniadi, 2019). KUD Tani Subur has an abstract component, namely an idea initiated by the KUD's chairman regarding a great concern for members and the Pangkalan Tiga village community where profit is no longer just money but makes things that benefit all parties.

### **Environment**

Everything outside of a system that can affect how well it functions is considered part of the system's environment (Erstiawan & Soebijono, 2018). The environment in the corridor of the multi-business system is very beneficial, such as the availability of natural resources and human resources in Pangkalan Tiga village. The existing natural resources want to change their fate in a better direction by utilizing and processing the opportunities in the system environment and the existing human resources.

### **Input**

An input is a part of the system that contains raw materials that will be transformed into a final product (Rosad, 2019). KUD's multi-business system includes environmental potential and raw materials that are refined into products used in the KUD Tani Subur multi-business system. Then it was combined with the ability and creativity of the human resources in Pangkalan Tiga village plus the capital from mandatory and voluntary savings from members, which was developed into a sharp spear in implementing an all-business system.

### **Processing**

Processing is the most crucial part of any system since it converts raw data into actionable results (Firdaus & Widyasastrena, 2017). After the current opportunities are accommodated, they will be included in the processing process. KUD Tani Subur provides opportunities for each field of existing business units, and business units are free to innovate in developing their business. Of course, this cannot be separated from the supervision of the management and BP (Supervisory Body) of KUD Tani Subur. So, every business unit in KUD has its system and is responsible for reporting performance results in a validated form by providing reports to management about performance results carried out under the supervision of BP KUD Tani Suburu. In processing the multi-business system, the management provides space for BP to inspect each business unit; once every two weeks, BP checks each of its operations. KUD's system is very open, and accountability is much easier if assigned to each business unit. Business units that have reported the results of their performance for a month will be processed quickly in the KUD ledger, which has used a system in the form of an application that makes it

very easy to produce balance sheets that are easier to understand. Making it easier for administrators to monitor the assets in KUD Tani Subur.

### **Output**

Output is a system component resulting from a processing component (Sunandes, 2018). After a year of recapitulation in the application system, it is there that the profit and loss expenses of each business unit in the KUD are visible. The next target is determined by the portion of each business unit which will later appear SHU and be distributed by the existing AD/ART. Management and supervisor funds 7.5%, education funds 7.5%, funds for employees 7.5%, social funds 2.5%, member funds 20%, members 25%, and cooperative reserves 30%, thus the results from the processing component that we usually call the output.

### **Goal**

A system certainly has goals to be achieved (Wahyudi, 2017); the system in KUD Tani Subur aims to provide benefits for both KUD members themselves and the community around Pangkalan Tiga village. When viewed from Islamic economic principles, the main goal is in accordance with the principle of *ta'aawun* (mutual help). Using the engine found in KUD When examined through the lens of Islamic economics, Tani Subur becomes clearer that the whole corporate structure is by Islamic economic principles, such as a willingness to take risks, avoiding hoarding and monopolization, and implementing the *ta'aawun* principle, the concept of fairness (Efendi & Bakhri, 2018), the principle of honesty (Jalal, 2015), the principle of truth (Pratiwi & Yusuf, 2021), *ukhuwah* (Wardhani, 2018), freedom and accountability (Fibriani, 2022).

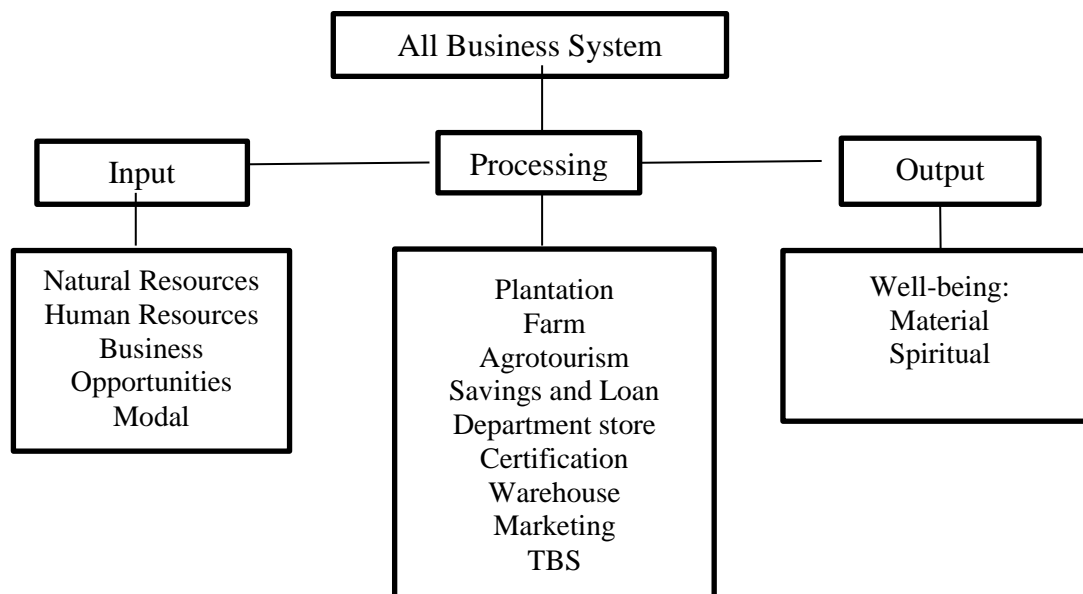
### **Control**

For the parts to carry out their designated tasks, careful consideration and upkeep of all parts are required (Saputra & Yasrawan, 2021). One of them is making SOPs in KUD Tani Subur, all of which can be controlled and carried out by an inspection body (BP), a system supervisor appointed directly by the members.

### **Feedback**

The control needs feedback to detect deviations so they can be returned to normal conditions (N. Siregar, 2018). In implementing the system at KUD Tani Subur, feedback

is carried out, such as an evaluation between the management and the person in charge of each existing business unit regarding the complaints and constraints experienced in each business unit.



**Figure 1**  
**The System of KUD Tani Subur**

### **The Impact of the Subur KUD Tani System on Welfare**

Cooperatives can impact economic development (Wadu et al., 2020). All effective cooperatives know how to seize upon obtainable possibilities to accomplish their objectives. Some things are important in building a cooperative, namely the ability and effectiveness of the system used by implementing a system that takes into account the conditions of the members and the opportunities that exist in the surrounding environment (Arianti, 2018). As we work to make a system work for a cooperative, which is for the good of its members and the good of society in general.

When viewed from an economic aspect, the all-business system implemented by KUD Tani Subur can improve the members' economy, help members and even the surrounding community meet their daily needs, provide jobs for members and the surrounding community, and participate in building and developing village facilities. The application of an all-business system has a positive impact on members and the community

around Pangkalan Tiga village. Based on the researcher's analysis, we can say that KUD Tani Subur's steps to set up an all-business system with many business units positively affected the welfare of members and the community, which helped to improve the economy at the time.

Being financially secure implies not having to worry about meeting basic needs like food, clothing, shelter, or water, and instead having the resources to do so through a combination of savings, investments, and a steady income (Hutagalung & Batubara, 2021). Welfare determination in Pangkalan Tiga village is determined through interviews with the village head, other villagers, and the surrounding community. Researchers used eight measures of well-being (Oktriawan et al., 2022). These are experienced after an all-business system is put into place and can be further analyzed with the following data: income, family consumption or expenditure, state of residence, residential facilities, family health, accessibility of health services, accessibility of educational opportunities for children, and accessibility of transportation. (1) Income: Results from the interviews indicate that the complete business system will increase income due to increased available jobs. Then, their income increased for traders in agrotourism and around the village of Pangkalan Tiga, especially in the agrotourism unit. Their income can be up to 3 times compared to before implementing the all-business system. (2) Consumption or family expenses: After the implementation of the all-business system, it is known that the members and the surrounding community have fulfilled the consumption of daily life such as eating and drinking. If you feel you need an all-business system that provides many business units, one of which is a savings and loan unit. With the existence of this unit, if there is a shortage, it can help members and the community meet family needs. (3) Condition of residence: Research methods include interviews and direct observation led to the following findings, they said they had lived in their own homes, and even one of them had migrated from the island of Java and bought a house in the village of Pangkalan Tiga. (4) Residential facilities: Taking into account the findings of interviews and observations, it shows that in terms of facilities in the standard category such as TV, refrigerator, washing machine, and others have been fulfilled by all subjects. However, they need help to fulfil facilities in the luxury category. (5) Health of family members: It was established, based on the findings of the interviews and

observations of the subjects, that none of the family members had been ill up to this point. Document data from the *Puskesmas* (Public Health Center) also shows this. (6) Ease of getting health services: According to the research findings, members and workers of KUD Tani Subur are obliged to have BPJS for health reasons. The current health facilities in the hamlet of Pangkalan Tiga are also supported by funding from KUD annually, which can help develop health services for the people of Pangkalan Tiga village. (7) access to education: All subjects in the study always paid attention to their children's education; on average, their children went to school and boarding schools, and some even sent their children to university. (8) Access to transportation: All subjects said they had private motorbikes for daily activities and some even used pick-ups for entrepreneurs.

In Islam, welfare refers to being beneficially well-off when one's spiritual and material requirements have been met (Suardi, 2021). Proof that this objective has been met may be found in the protection of faith, the well-being of the mind, the continuity of family, and the possessions themselves (Hamzah, 2022). Three categories of life necessities are *Dharuriyat*, *Hajiyat* and *Tahsinियat* (Sodiq, 2015).

*Dharuriyat* namely *maslahat*, is primary, on which human life is very dependent on it both spiritual and worldly aspects (Zainur, 2020). (1) Protection of religion (*hifz al-din*): The five pillars of Islam—the creed, prayer, fasting, and pilgrimage—provide a visible and quantifiable way to assess the success of efforts to preserve Islam as a religion. Based on the researchers' interviews with religious leaders and observations, they obtained data that 80% of all subjects and informants had carried out the pillars of Islam as a form of guarding their religion, one of which was prayer; during their busy lives, they took time and prioritized their prayer obligations. In addition, religious events are also often carried out, likewise with the implementation of fasting, zakat, and pilgrimage. The last pillar of Islam, the pilgrimage, has yet to be carried out; some are saving, and some have registered and queued for the waiting period. (2) Guarding the soul (*hifz al-nafs*): Providing for basic human necessities, including clothes, food, housing, health care, and other public amenities, is a sort of soul protection. Based on the data obtained during interviews and observations, it was found that all subjects stated that they had fulfilled their basic daily needs, such as food, clothing, and private housing. Health facilities have also been provided in Pangkalan Tiga village, and they claim

to have BPJS, which can reduce costs when going to doctors, *Puskesmas* or hospitals. For public facilities, on average, they already have motorbikes as private vehicles, and some even use cars for business. (3) Guard against reason (*hifz al- 'aql*): The maintenance of reason can be realized as it is recommended to seek knowledge. Keeping the mind that the subject and informant do by working well so that they can strive for all their children to go to school and be educated by meeting the needs of schools, colleges and Islamic boarding schools. (4) Protection of descendants (*hifz al-nasl*): Subjects and informants who are married and have children have taken measures to safeguard future generations. (5) Safeguarding property (*hifz al-mal*): Protecting assets includes seeking a decent and fair income (Nurhadi, 2019). After being impacted by the deployment of the available business system, it is simpler for them to obtain a job, opening up business options that can aid them in maintaining their assets, as evidenced by interviews with subjects and informants.

*Hajiyat*, namely, secondary benefits, humans need to facilitate life and eliminate difficulties and difficulties (Shidiq, 2023). If he is not there, there will be difficulties and narrowness whose implications will not damage life. Subject and informant interviews indicate that the all-business system has a favorable effect and is successful in satisfying both basic and supplementary requirements. Washing machines, laptops, fans, and others that have been fulfilled. According to all subjects and informants, the existence of an all-business system at KUD Tani Subur directly impacts and makes it easy for them to earn a living for their families.

*Tahsiniyat*, namely Maslahat, is an obligation mandated by Islamic law and designed for human flourishing and divine praise (Zainur, 2020). If it does not exist, it does not cause any harm to people or make their lives more difficult. It is necessary to have *maslahat tahsiniyat* as a tertiary necessity to improve the overall quality of human existence. It is known that not all subjects and informants meet the needs of this *tahsiniyah*, some of them do not have a car to support luxury, and not all of them can carry out the fifth pillar of Islam, namely going on a pilgrimage due to the low-cost factor.

Regarding welfare in the Islamic economy, members, employees, and the Pangkalan Tiga village community, welfare only fulfills *dharuriyah* (primary) and *hajiyah* (secondary) welfare. At the same time, the need for *tahsiniyah* (tertiary) has yet to be fulfilled properly.

However, the analysis results show that welfare is in accordance with Islamic welfare by maintaining religion, self, property, lineage, and reason.

## CONCLUSION

The multi-business system implemented is a profit-sharing system that manages nine business units where the results will be recapitulated in a ledger. Then 30% will be distributed through SHU to develop KUD Tani Subur, and 70% will be allocated to members, social funds, etc. The KUD Tani Subur includes a human-made system with principles in accordance with Islamic economics.

The multi-business system at KUD Tani Subur impacts not only members but also the people in Pangkalan Tiga village. Welfare can be seen from the fulfillment of *maslahah* for members and the community around Pangkalan Tiga village, both in material and spiritual well-being. Members and the community can feel welfare after implementing the all-business system with the fulfillment of welfare indicators in the Islamic economy.

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