

THE ROLE OF BANK NTB SYARIAH IN SUPPORTING CAPITAL IN RED ONION FARMING BUSINESSES IN HIDIRASA VILLAGE, WERA DISTRICT, BIMA DISTRICT



Tauhid Rejeki Ramadhan¹

Universitas Muhammadiyah Mataram, Mataram, Indonesia
tauhidrejekiramadhan19@gmail.com

Ahadiah Agustina²

Universitas Muhammadiyah Mataram, Mataram, Indonesia
ahadiah.agustina@ummat.ac.id

Nur Fitri Hindayanti³

Universitas Muhammadiyah Mataram, Mataram, Indonesia
nurfitri.hindayanti@gmail.com

Abstract

The role of Bank NTB Syariah in supporting capital for shallot farming in Hidirasa Village, Wera District, Bima Regency. This research aims to determine the role of Bank NTB Syariah in supporting the capitalization of shallot farming businesses in Hidirasa Village, Wera District, Bima Regency, and to determine Bank NTB Syariah's policy in supporting capitalization of shallot farming businesses in Hidirasa Village, Wera District, Bima Regency. The research method used is qualitative with a descriptive analysis approach. Data was obtained through interviews and literature study. The results of the research show that the role of Bank NTB Syariah in supporting capitalization of shallot farming businesses in Hidirasa Village, Wera District, Bima Regency, namely: The role of Bank NTB Syariah in supporting capitalization of shallot farming businesses, supporting factors and obstacles in the implementation of sharia financing, the impact of the funding on productivity and welfare of farmers, Bank NTB Syariah policy in supporting capital for shallot farming businesses, implementation of financing programs and their impact on farmers, and obstacles to shallot farming businesses.

Keywords: NTB Syariah Bank, Capital, Agricultural Cultivation Business, Shallots

INTRODUCTION

Economic growth in Indonesia continues to show significant development, especially in the agricultural sector as one of the main pillars of national economic development (Nur Arief Hapsoro¹ and Kresensia Bangun, 2020). One of the leading commodities in the agricultural sector is shallots, which have an important role in meeting food needs and providing a significant economic contribution to farmers in various regions, including Hidirasa Village, Wera District, Bima Regency.

The development of shallot farming requires adequate capital support to increase production and quality of harvest (Afferdhy Ariffien and Ramadhinra Addin, 2021). In this context, the role of Sharia financial institutions becomes very relevant because its principles are oriented towards justice, sustainability, and mutual prosperity, in line with the values upheld in religion and society.

Bank NTB Syariah is a Sharia financial institution that has a strategic role in supporting capital for agricultural cultivation businesses, including shallot cultivation in the Bima Regency area. Through the sharia financing products it has developed, Bank NTB Syariah is expected to be able to provide access to easy, transparent, and sustainable financing for shallot farmers in Hidirasa Village.

This research aims to investigate in depth the role of Bank NTB Syariah in supporting capital for shallot cultivation businesses in Hidirasa Village, Wera District, Bima Regency. By focusing on aspects of sharia financing provided by Bank NTB Syariah, this research will identify the extent of the bank's contribution to improving the economic welfare of farmers, as well as what factors are obstacles or supporting factors in implementing this financing.

It is hoped that the results of this research can provide valuable input for Bank NTB Syariah in increasing the effectiveness and efficiency of financing programs aimed at the agricultural sector, especially shallot farming. Apart from that, it is also hoped that the results of this research can become a reference and guide for other Sharia financial institutions and related parties in developing financing programs that positively impact local economic development in Indonesia.

The Sharia Bank in Wera District, Bima Regency has become a new concern for the people of Wera District. This is because there is an economic system that implements the basic values and principles of Sharia, and people who apply for loans are given the same

conditions as other conventional banks, the difference being the profit-sharing system. Therefore, based on the background above, the researcher is interested in researching a thesis proposal with the title "The Role of Bank NTB Syariah in Supporting Community Enterprises in the Agricultural Sector. Case Study of Hidirasa Village, Wera District, Bima Regency".

Thus, this research is not only relevant in an academic context but also has significant practical implications in supporting the government's efforts to advance the agricultural sector by strengthening access to financing sources following Sharia principles, which in turn is expected to improve the welfare of farming communities in the Bima Regency as a whole.

RESEARCH METHOD

The research method is the steps taken systematically and logically in collaborating on data relating to the problem being researched so that it is processed, analyzed, and taken to obtain a result or conclusion from the research that the researcher carried out in looking at the role of banks. NTB Syariah in Supporting Capital for Shallot Farming Businesses in Hidirasa Village, Wera District, Bima Regency. By using a descriptive qualitative approach.

This type of research is included in descriptive qualitative research. This research uses two types of data: (1). secondary data, (2). primary data, in tracing the conditions that occur in the field and examining the role of Bank NTB Syariah in supporting capital for red onion farming businesses in Hidirasa Village, Wera District, Bima Regency.

The primary data sources in this research are the people of Hidirasa Village and Bank NTB Syariah (Wera District Branch Office). The secondary data in this research is data that supports researchers in conducting research, searches are carried out using secondary data such as books, several supporting kinds of literature such as thesis journals, and scientific works related to the title to be researched. Data collection techniques were carried out through unstructured interviews to gather information that could not be obtained through observation. The data analysis method according to Sugiyono (2019) used in this research is as follows: First, the researcher carried out data reduction to simplify and classify the data, meaning that the researcher only took the data that was needed. So that the data obtained produces meaningful information and facilitates the final process, namely the conclusion. The two researchers carried out data presentation, which is a process involving steps in organizing data, namely interweaving (groups of) one data with other data so that all the data being

analyzed is truly involved in one whole. The three researchers verified the data or drew conclusions, in this case, the researchers drew conclusions based on the time they first entered the field and during the data collection process until they finished the process of presenting the data.

RESULTS AND DISCUSSION

The Role of Bank NTB Syariah in Supporting Capital for Shallot Farming Cultivation Businesses

This discussion examines in depth the role of Bank NTB Syariah in supporting capital for shallot farming in Hidirasa Village, Wera District, Bima Regency. Bank NTB Syariah has provided various Sharia financing products specifically designed to meet the needs of farmers, such as business capital financing, agricultural equipment financing, and investment financing. Through these products, the bank seeks to provide easy and transparent access to financing for farmers to increase the scale of production and quality of their shallot harvest.

The results of field observations show that the financing program provided by Bank NTB Syariah has had a positive impact on the sustainability of the shallot farming business in Hidirasa Village. Farmers who get access to financing from this bank experience an increase in the procurement of superior seeds, the use of modern agricultural technology, and better plant maintenance (R. Bambang Budhijana, 2023). This has a direct impact on increasing farmers' productivity and income, as well as strengthening their economic resilience in the face of market fluctuations and climate conditions.

Supporting Factors and Obstacles in Implementing Sharia Financing

Even though it has a positive impact, the implementation of Sharia financing for shallot cultivation is also faced with several supporting factors and obstacles. The main supporting factors include Bank NTB Syariah's commitment to providing services in accordance with Sharia principles, including fairness, transparency, and sustainability. Apart from that, close cooperation between banks, local governments, and farmers also plays an important role in increasing the effectiveness of financing programs.

On the other hand, the obstacles faced include complexity in administrative processes and requirements that are sometimes confusing for farmers. Some farmers also still need further assistance to understand sharia financing mechanisms and the benefits they can

obtain. Therefore, further efforts are needed to simplify administrative processes and increase sharia financial literacy among farmers.

The Impact of Financing on Farmer Productivity and Welfare

This research shows that access to financing from Bank NTB Syariah significantly increases the productivity and economic welfare of shallot-cultivating farmers in Hidirasa Village. This financing allows farmers to diversify their businesses, increase the scale of production, and adopt more efficient farming practices. As a result, farmers' incomes increase, improve their living standards, and make a positive contribution to the local economy.

Bank NTB Syariah Policy in Supporting Capital for Shallot Farming Cultivation Businesses

Bank NTB Syariah has implemented several policies to support capital for shallot farming in Hidirasa Village, Wera District, Bima Regency. These policies are designed to increase access to financing for farmers, strengthen Sharia financial infrastructure, and promote sustainable and inclusive practices in providing financing.

First, Bank NTB Syariah provides financing products that comply with Sharia principles, such as *mudharabah* (profit sharing), *musyarakah* (cooperation), and *murabahah* (buying and selling with a markup). These products are designed to meet the specific needs of shallot farmers, such as business capital to procure superior seeds, organic fertilizer, and modern agricultural technology.

Second, this bank also implements policies that support financial inclusion in rural areas, including Hidirasa Village. By taking a proactive approach to reaching farmers in remote areas, Bank NTB Syariah helps reduce gaps in access to financial services and increases the economic participation of local communities.

Implementation of Financing Programs and Their Impact on Farmers

The implementation of the Bank NTB Syariah financing program has had a significant impact on shallot cultivation farmers in Hidirasa Village. Through easier access to financing, farmers can increase the scale of their production, adopt more efficient agricultural technologies, and increase crop yields and product quality.

The results of field observations show that farmers who utilize financing from Bank NTB Syariah have a higher level of use of superior seeds, use more appropriate fertilizers

and pesticides, and implement sustainable agricultural practices. This has a positive impact not only on increasing productivity but also on increasing farmers' incomes and improving their living standards.

Performance Evaluation and Challenges Faced

Even though it has succeeded in providing a positive impact, Bank NTB Syariah's financing program is also faced with several challenges. One of the main challenges is the complexity of administrative processes and requirements that apply to farmers. Some farmers still experience difficulties in understanding the application procedures, as well as the documentation required to obtain financing.

Another challenge is in terms of Sharia financial education and literacy. Some farmers still need further assistance and outreach regarding the benefits and mechanisms of sharia financing offered by Bank NTB Syariah. Therefore, there needs to be more intensive efforts on the part of banks to increase farmers' understanding and awareness of the products and policies available.

General Description of Shallot Farming

Wera District is one of the areas that produces shallots in Bima Regency and some of its residents use it as their main livelihood. Almost all residents in Wera District are farmers, either as their main job or as a side job. Apart from onions, farmers also grow rice, corn, and peanuts. In each region the shallot production process is different. In Wera District, Bima Regency, in producing shallots, there are many stages carried out, namely as follows:

Land Preparation

Initially, 7 days before land processing, the land is sprayed to prevent weeds from growing quickly using the pesticide Hunter, klochipper, dumil, brofrea, grandtonik, preza, oblifio, prefaton, walang, kenrel, fenite, then a series of plowing (plowing, loosening, combing) is carried out. or equalization) using a tractor, box mapping is done manually using a hoe, this stage is carried out one or two days before planting.

Seed Cutting

Before planting, the tips of the shallot seeds must first be cut in half or one-quarter. The aim of cutting the seeds is to remove the sap from the shallot so that it grows quickly and does not rot once planted. This stage is carried out one day before planting.

Planting

The seeds that have been cut can be planted in the rice fields according to the boxes provided by the land processing workers. The planting distance for shallots is usually between 15 cm x 15 cm or 12 cm x 15 cm depending on the size of the shallot seeds used, if the seeds used are large then the planting distance is 15 cm x 15 cm if the seeds used are small then the planting distance is 12 cm x 15 cm.

Watering

Irrigation of shallots is done by groundwater irrigation, using a water machine and pipes for drainage. The amount of irrigation carried out is between 14 or 15 times during one growing season depending on the weather. The first irrigation is carried out one day before planting or after tilling the soil, subsequent irrigation is carried out between 4 and 5 days depending on the weather.

Spraying and Fertilizing

Spraying drugs usually starts before tillage and is carried out every day after planting. Spraying is done in the morning or evening. The amount of spraying depends on how many days old the shallot plant is from planting to harvest because spraying of medicines is carried out every day to protect and prevent pest attacks, weed growth, and provide nutrition to the shallot plants. The normal age of shallot plants is 60 days, but due to many factors, shallot plants can be harvested earlier. Meanwhile, fertilization is carried out occasionally according to the plant's needs, before or after spraying.

Weeding

Weeding usually starts when the shallots are 15 days after planting. This is done 15 days after planting because it keeps the plant roots strong first. Weeding can be done more than once depending on the number of weeds growing.

Harvesting

Normally harvesting is done 60 days after planting, harvesting can be less than that day because many factors influence it, such as uncertain weather, pest attacks, disease, the type of seed used, and old seeds so they grow and reproduce quickly compared to new seeds.

Collection and Arrangement

After harvesting, the next stage is that the shallots are collected and arranged in a place made like a tent.

Drying

The drying stage is usually carried out for 7-10 days depending on the weather. Drying is done directly under sunlight during the day and covered with a tarpaulin at night so that the shallot leaves do not get damp.

Binding

Tying is the final stage in the shallot production process. This stage is carried out after the harvested shallots have dried. Usually, this tying stage is carried out at night because tying requires a humid temperature so that the shallots can be tied using the leaves.

Sales

At the sales stage, farmers do not have too much difficulty finding buyers because many collectors will buy directly from the fields. Farmers sell to collectors because large-scale shallot sales markets are outside the region, such as the Klungkung market in Bali, the Bertais market in Mataram, the Baubau market in Southeast Sulawesi, and other outside areas. At this stage, the farmer only bears transportation costs, the other costs are borne by the buyer, collector.

Obstacles to Shallot Farming

A business cannot be separated from obstacles, as is the case with shallot farming in Wera District, Bima Regency. The constraints of shallot farming are divided into two, namely cultivation constraints (on-farm) and post-harvest constraints (off-farm). Obstacles to cultivation (on-farm) include weather constraints, handling pests and diseases, and increasing prices of production facilities (Hernowo, Agus Sutanto, Suyono, 2023). Post-harvest (off-farm) obstacles include fluctuations in the selling price of shallots. For more details, see Table 1 below:

Table 1
Obstacles to Shallot Farming Using a Profit-Sharing System in Hidirasa Village, Wera District, Bima Regency in 2024

No.	Type of Constraint	Person	Percentage (%)
1.	Uncertain Weather	19	63,33
2.	Pest and Disease Attacks	30	100
3.	Increasing Prices of Production Facilities	30	100
4.	Selling Price Fluctuation	30	100

Source: Hidirasa Village Archives (2024)

Based on the table above, it can be seen that on average respondents have the same farming constraints, namely pest attacks, increasingly expensive production input prices, and fluctuations in selling prices. However, some farmers have problems with unpredictable weather, because it rains when harvesting, causing the drying process to take a long time. This is in line with previous research conducted by Hairunnisa (2018), explaining that most farmers experience problems due to unpredictable weather conditions and high levels of pest and disease attacks.

CONCLUSION

The role of Bank NTB Syariah in supporting capital for shallot farming in Hidirasa Village, Wera District, Bima Regency, has proven to be significantly beneficial. Through the provision of Sharia-compliant financing products, the bank has facilitated easy and transparent access to necessary capital for farmers, thereby enhancing their production scale and improving the quality of their shallot harvests. The positive impact of this financing program is evident in the increased use of superior seeds, modern agricultural technologies, and improved plant maintenance, which collectively contribute to higher productivity and income for farmers. This, in turn, strengthens the economic resilience of the farming community against market fluctuations and climate conditions.

The successful implementation of Sharia financing is supported by several factors, including Bank NTB Syariah's adherence to Sharia principles of fairness, transparency, and sustainability. Additionally, the close collaboration between the bank, local governments, and farmers has been instrumental in enhancing the effectiveness of the financing programs. However, the implementation also faces challenges, such as the complexity of administrative processes and the need for greater Sharia financial literacy among farmers. Simplifying these processes and increasing financial literacy are essential to maximizing the benefits of Sharia financing.

Access to financing from Bank NTB Syariah has not only improved the productivity of shallot farmers but also positively impacted their economic welfare. The ability to diversify businesses, increase production scale, and adopt efficient farming practices has led to higher incomes and improved living standards for farmers, contributing to the overall economic development of the region.

Bank NTB Syariah's policies to support shallot farming capital include the provision of Sharia-compliant financing products tailored to farmers' needs and proactive efforts to enhance financial inclusion in rural areas. These policies help reduce gaps in access to financial services and promote sustainable economic participation of local communities.

Despite the positive outcomes, the bank's financing program faces challenges such as complex administrative requirements and a need for enhanced Sharia financial education among farmers. Addressing these challenges through streamlined administrative processes and increased financial literacy efforts will further enhance the program's effectiveness and impact.

Overall, Bank NTB Syariah's support for shallot farming in Hidirasa Village demonstrates the potential of Sharia-compliant financing to drive agricultural development and improve the livelihoods of rural farming communities. Continued efforts to overcome existing challenges and enhance the accessibility and understanding of Sharia financing will ensure sustained growth and development in this sector.

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