

Sustainable Development Goals (SDGs) Through Agricultural Financing in Islamic Banking

Mutiah Khaira Sihotang¹
Salman Alfarisi²

¹Universitas Muhammadiyah Sumatera Utara

²Universitas Islam Negeri Sumatera Utara
(e-mail: mutiahkhaira@umsu.ac.id)

Abstract: *Indonesia is a country with an agrarian background, which means that the agricultural sector plays an important role in the Indonesian economy. One of the main problems in development in the agricultural sector is weak capital. The agricultural sector is a real sector capable of supporting the realization of the Sustainable Development Goals (SDGs). This research is descriptive qualitative which describes financing in the agricultural sector that is able to support the realization of the Sustainable Development Goals (SDGs), especially in the economic field. The results of this study explain that the Islamic economic SDGs can be achieved through agricultural development. This is because the agricultural sector has an important role in improving the economy which will automatically alleviate poverty. So it can be concluded that one way to achieve the SDGs is through the agricultural sector. The agricultural sector has a fundamental role in meeting basic human needs.*

Keywords: *SDGs, Agricultural Financing, Islamic Banking.*

Introduction

Islamic banks are considered like banks in general, this is inseparable from the lack of understanding from the public and the lack of education by Islamic banking regarding this new concept that is applied in the banking world. The lack of understanding and the lack of education they get gives different perceptions about Islamic bank products, this is not in accordance with the real reality that Islamic banks are banks that adopt Islamic sharia values which forbid interest. In fact, public understanding of Islamic finance is one of the benchmarks for the revival of the Islamic finance industry in Indonesia.

Indonesia is a country with an agrarian background, which means that the agricultural sector plays an important role in the Indonesian economy. The roles of the agricultural sector include, among other things, absorbing labor, contributing to Gross Domestic Product, a source of foreign exchange, industrial raw materials, a source of food and nutrition and a driving force for other real economic sectors (Ashari & Saptana, 2016).

According to data from the Financial Services Authority (OJK), the total value of financing for all types of contracts from Islamic banks and Islamic business units in Indonesia reached IDR 470 trillion in August 2022, growing 18.51% in a year. PT Bank Syariah Indonesia Tbk (BSI) is spurring the distribution of financing in the agricultural and plantation sectors, in line with the company's commitment to support the green economy and steps to strengthen national food security. As of June 2022, BSI, as the largest Islamic bank in Indonesia, has disbursed Rp 12.6 trillion in financing for the agricultural and plantation sectors.

Agricultural development is closely related to Islamic economics because its strength lies in the real economic sector, and its vital role in achieving almost all components of maqashid Al-Syariah. One of the goals of the Sustainable Development Goals is alleviating poverty and food security. The goals of the SDGs can also be achieved by involving many institutions, including Islamic financial institutions. Agriculture is able to realize the SDGs if the capital structure of the farmers is sufficient. Islamic banks have allocated financing to the agricultural sector with various schemes. Several sharia products that can be applied to the agricultural sector are Mudharabah, Musyarakah, muzara'ah, musaqoh, bai' murabahah, bai' istishna, bai' as-salam and rahn.

The role of Islamic banking as an Islamic financial institution is very important in supporting agricultural development. If the agricultural sector is given more attention, the living conditions of the people will improve (Feryanto, 2019). This can be seen from the level of welfare of farmers through increasing yields. Apart from that, meeting the food needs of the people will also get better so that the Sustainable Development Goals (SDGs) can be realized properly.

Literature Review

Islamic Bank Financing In The Agricultural Sector

Agricultural development can be defined as a process of social change. Its implementation aims not only to improve the conditions and welfare of farmers, but also to develop the potential of human resources in the economic, social, political, cultural and environmental fields through improvement, growth and reform. Economic problems are the impact of non-industrial agriculture. Obviously, the growth rate of the agricultural sector is lower than that of the industrial sector.

In developed countries like Japan, China, and Europe, it all started with a revolution in agriculture. From the demand side, if the agricultural sector is strong, real per capita income will increase, and farmers' demand for industrial production will increase, indicating the development of manufacturing. From the supply side, the first is the demand for Asian products as manufacturing raw materials. If there is excess production in the agricultural sector, this can be used as investment in manufacturing, such as small businesses in rural areas. The past economy is still associated with the uncertainty of the global situation.

Indonesia must realize that the agricultural sector is shifting to the main sector that can support the national economy. The agricultural sector plays a very important role in both national and global contributions. The Indonesian agricultural sector continues to enjoy a comparative advantage, which is a very good opportunity to become a competitive advantage in global competition. We must always protect and develop the fruits of rich and diverse agricultural resources by encouraging the smooth development of agriculture in a more sustainable direction. Indonesia's economic situation is inseparable from the contribution of the agricultural sector. In 2016, agricultural GDP contributed to an average annual growth rate of 13.94% and reached 13.98% in 2017. This shows that the agricultural sector is still a key sector that has a comparative advantage and is a competitive advantage. The strategic position of the agricultural sector continues to face obstacles. The agricultural sector is currently facing many challenges, especially limited funds. The management model of the agricultural sector needs to be changed, especially in terms of capital resources, to improve the agricultural system and make it easier for agricultural economic actors to obtain capital. (Saragih, 2017)

It is important to formulate an appropriate and flexible management strategy for the development of the agricultural sector so that Indonesia has a strong negotiating position. Agricultural development aims to increase farmers' income through increasing agricultural productivity and product added value as well as the distribution of agricultural products. These aspects need to provide financial support in the form of working capital. So far, agricultural financing is

considered inefficient because high government interest rates force farmers to create additional income, there is a funding gap between debtors (borrowers) and lenders (financial partners), and the two parties fail to achieve full synergy.

According to the different calculations of individual independent actions, the creditor prefers the currency sector, while the debtor prefers the physical sector. Bank financing in the non-agricultural sector is more suitable than in agriculture, and the loan amount in the agricultural sector is significantly lower than in other branches. The agricultural sector, especially small farmers.

The emergence of an uneven distribution of funds is not only caused by the poor solvency of the sector, but also due to the low level of attention to the sector and the tight credit regulations, especially for farmers engaged in agribusiness. The concept of profit sharing is an appropriate framework for the economic activities of agricultural communities. If Islamic banks focus on financing companies in the physical sector, it would be better for companies in the agricultural sector to get a bigger share.

Islamic banks play a strategic role as intermediaries between the money market and the business world, the real economy, and especially the agricultural sector. Due to the system of slavery and money lending, the debt of farmers has fallen, leading to the growth of Indonesia's relatively profitable agricultural sector. According to the developer, this is because farmers and the food processing service do not have a better financing alternative. People are increasingly feeling the need for services, and this also requires funds for storage, marketing and processing. The form of financing in the agricultural sector is usually implemented with a profit-sharing system, in Indonesia a sharia contract financing system is required for each agricultural sub-sector. The purpose of this study is to explain the agreement reached by Islamic Banks to strengthen agriculture and describe the appropriate financing model for the agricultural sector based on the concept of profit sharing.

Sustainable Development Goals (SDGs)

The Sustainable Development Goals or in English known as the Sustainable Development Goals abbreviated as SDGs are 17 goals with 169 measurable achievements and deadlines set by the United Nations as a world development agenda for the benefit of humans and the planet. This goal was jointly proclaimed by countries across governments in a UN resolution issued on 21 October 2015 as a joint development ambition until 2030. This goal is a continuation or replacement of the Millennium Development Goals signed by leaders from 189 countries as the Millennium Declaration at headquarters PBB in 2000 and no longer valid since the end of 2015.(Nasution, 2018)

In August 2015, 193 countries agreed on the following 17 goals: Goal 1 - Zero poverty, Eradication of all forms of poverty everywhere. Goal 2 - Zero hunger End hunger, achieve food security and improve nutrition, and promote sustainable agriculture. Goal 3 - Live health and well-being Promote healthy lives and promote well-being for all ages. Goal 4 - Quality education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Goal 5 - Gender equality, Achieve gender equality and empower all women. Goal 6 - Clean water and proper sanitation, Ensure access to water and sanitation for all. Goal 7 - Clean and affordable energy Ensure access to affordable, reliable, sustainable and modern energy for all. Goal 8 - Decent work and economic growth, Promote sustainable and inclusive economic growth, jobs and decent work for all. Goal 9 - Industry, innovation and infrastructure, Build strong infrastructure, promote sustainable industrialization and encourage innovation. Goal 10 - Reduce inequality, Reduce inequality within and between countries. Goal 11 - Sustainable cities and communities, Make cities inclusive, safe, strong and sustainable. Goal 12 - Responsible consumption and production Ensure sustainable patterns of consumption and production. Goal 13 - Addressing climate change, Take important steps to combat climate change and its impacts.

Goal 14 - Marine ecosystems, Protection and sustainable use of oceans, seas and marine resources. Goal 15 - Terrestrial ecosystems, Manage forests in a sustainable manner, fight land conversion to desert, stop and rehabilitate land degradation, stop the loss of biodiversity. Goal 16 - Peace, justice and resilient institutions Promote just, peaceful and inclusive societies. Goal 17 - Partnership for the goal Reviving the global partnership for sustainable development. (Trimulato & Rahmatia, 2020)

The end of the MDGs in 2015 still leaves a number of homework to be completed in the period of the Sustainable Development Goals (SDGs) which will be implemented up to 2030. The Millennium Development Goals (MDGs) which have been implemented during the 2000-2015 period are indeed has made many advances. About 70 percent of the total indicators that measure the MDGs targets have been successfully achieved by Indonesia. However, several indicators that measure targets in the health sector are still far from being achieved and should receive special attention. Among the targets that have not been achieved is the national poverty rate, infant mortality rate, maternal mortality rate, prevalence of malnutrition, prevalence of HIV and AIDS as well as several indicators related to the environment. Indonesia as one of the countries that has agreed on the implementation of sustainable development goals (SDGs) is committed to the successful implementation of the SDGs through various activities and has taken strategic steps. A number of steps have been taken by Indonesia until the end of 2016, including (i) mapping the SDGs goals and targets with national development priorities, (ii) mapping the availability of SDGs data and indicators for each target and goal including proxy indicators, (iii) conducting preparation of operational definitions for each SDGs indicator, (iv) preparing presidential regulations related to the implementation of sustainable development goals, and (v) preparing national action plans and regional action plans related to the implementation of SDGs in Indonesia.

The Sustainable Development Goals (SDGs) / Sustainable Development Goals (SDGs) or the 2030 Agenda were declared on September 25 2015, coinciding with the United Nation General Assembly (UNGA) taking place at the United Nations office - New York (United States. TPB / SDGs which its scope and substance are in line with the Nawacita, consisting of 17 Goals and 169 Targets. These goals and targets describe the vision and scope of an inclusive and multidimensional global development agenda, which will serve as a guide for the global community for the next 15 years to realize the welfare of the global community. The United Nations through the UN-DESA Statistics Division has issued the metadata of 241 indicators (version March 2016) to measure achievement of the SDGs/SDGs targets. and 320 Indicators. (Lumbanraja, 2013).

September 25, 2015 at the United Nations (UN) Headquarters, world leaders officially endorsed the Sustainable Development Goals Agenda as a global development agreement. Approximately 193 heads of state attended, including Indonesian Vice President Jusuf Kalla who also endorsed the SDGs Agenda. Carrying the theme "Changing Our World: 2030 Agenda for Sustainable Development", the SDGs which contain 17 Goals and 169 Targets are a global action plan for the next 15 years (valid from 2016 to 2030), to end poverty, reduce inequality and protect the environment. SDGs apply to all countries (universal), so that all countries without exception developed countries have a moral obligation to achieve the SDGs Goals and Targets. SDGs Designed Participatively Different from its predecessor the Millennium Development Goals (MDGs), SDGs were designed to involve all development actors, be it the Government, Civil Society Organizations (CSOs), the private sector, academia, and so on. Approximately 8.5 million voices from citizens around the world also contribute to the SDGs Goals and Targets. Leave No One Behind The main principle of SDGs. With this principle, at least the SDGs must be able to answer two things, namely, Procedural Justice, namely the extent to which all parties, especially those who have been left behind, can be involved in the entire development process

and Substantial Justice, namely the extent to which development policies and programs can or are able to answer the problems of citizens, especially groups left behind. (Trimulato et al., 2021) After proposing these 10 goals, SDSN on July 25 2014 issued a publication entitled Indicators and A Monitoring Framework For Sustainable Development Goals, Launching A Data Revolution For The SDGs. In this publication SDSN combines the SDGs proposed by the OWG and SDSN. Therefore, this publication proposes 17 SDG goals with 109 main indicators and 111 additional indicators. In this study, the indicators proposed in this publication are used as the basis for reference. (BPS.2014).

Method

This research is descriptive qualitative which means it describes a research subject. In this case is the growth of financing in the agricultural sector in Islamic Banks. Then design the role of agricultural financing in Islamic banks in achieving sustainable development goals (SDGs). The concept of Islamic finance is in line with the goals of the SDGs.

The type of data used in this paper is qualitative data derived from primary data and secondary data. Qualitative research is research that produces and processes descriptive data such as interviews, field notes, drawings, photographs, recordings, videos and others (Bara et al., 2019). Primary data is in the form of data sources that directly provide data to researchers or data obtained directly from the field (object of research), while secondary data are data sources that do not directly provide data to data collectors (researchers) or data taken by researchers as a support for research in general. scientifically, namely by conducting literature studies (searching through books, articles, journals, magazines, internet and other sources). The data used include theories from various literature related to the SDGs and Islamic financial institutions as well as data obtained from the Financial Services Authority and other data sources.

The limitations in this paper are focused on the development of financing products in the agricultural sector at Islamic Banks, as well as the pattern of SDGs. Both are in line in achieving goals for well-being. By adjusting the pattern of Islamic bank agricultural financing in its activities to support and be in line with the SDGs that continue to be proclaimed. The data collection technique required in this paper is to use several methods, namely literature studies to explore the theoretical foundations related to Sustainable Development Goals (SDGs), Islamic economics, Islamic financial institutions, and the development of financing in the agricultural sector in Islamic banks. Any data obtained from various sources is observed and analyzed in relation to the growth conditions of agricultural financing in Islamic banks, as well as related to data on the role and objectives of the SDGs which are in line with the existence of pre-existing Islamic financial institutions.

The data analysis method used is to use a descriptive qualitative approach, namely by explaining the development of financing in the agricultural sector in Islamic banks, as well as outlining the concept of Sustainable Development Goals (SDGs) which are currently being pursued by the government. Then the goals of the SDGs are in line with the goals of Islamic financial institutions. The existence of Islamic financial institutions has a strong role in achieving the SDGs. Financing in the agricultural sector in Islamic banks as an effort to achieve SDGs goals.

Result and Discussion

SDGs dan Perbankan Syariah

Islamic finance should be the main driving force in achieving the goals contained in the Sustainable Development Goals or known as the Sustainable Development Goals (SDGs). The real form of promoting SDGs in Indonesia is contained in the implementation of sustainable finance in OJK Regulation Number 51/POJK.03/2017 concerning the Implementation of

Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. These provisions regulate the steps that must be taken by financial institutions in Indonesia in implementing sustainable finance, so that it is hoped that there will be a transformation of the financial system towards sustainable finance. That way it can make a significant contribution to the implementation of the SDGs. The POJK also regulates social development. Where is the role of Islamic economics and finance in the SDGs as poverty alleviation and income distribution.

Islamic economics and finance have instruments to alleviate poverty, reduce the gap between people's income levels. The instruments are zakat, infaq, alms, and waqf (Andriany, 2016). Apart from that, another real form of encouragement is a road map or roadmap for sustainable finance in Indonesia. This roadmap ended in 2019 and currently OJK is in the final stages of finalizing the roadmap for 2020-2024.

This program is carried out through the cooperation of various parties so as to create financial support for institutions that apply sustainable finance principles. The sustainable finance program does not only seek to increase the portion of financing but also to increase the resilience and competitiveness of financial service institutions. OJK, in cooperation with several related institutions, has prepared a Sustainable Finance Roadmap. This roadmap aims to describe the conditions to be achieved in relation to sustainable finance in Indonesia in the medium term (2015-2019) and long term (2015-2024) for the financial services industry under OJK supervision, as well as to determine and develop milestones for improvements related to finance. sustainable.

The roadmap mentioned above will serve as a reference for OJK and financial services industry players as well as other parties who have an interest in supporting sustainable development, especially the government, industry players and international institutions. OJK ensures that there are eight national banks, both State-Owned Enterprises (BUMN) and private companies, that are ready to implement a sustainable financial system, namely Bank Mandiri, Bank BRI, Bank BNI, Bank BCA, Bank Muamalat, Bank BJB, Bank Arta Graha and Bank BRI Syariah. The implementation of sustainable finance in Indonesia will be carried out in stages. After the roadmap was announced, for two years this project aims to increase awareness in the financial industry (Trimulato & Rahmatia, 2020).

Islamic banks as Islamic financial institutions have a role as intermediary institutions that carry out many transactions with the public (Pradesyah, 2019). It is better if Islamic banks can contribute to achieving sustainable development (Sustainable Development Goals/SDGs). Especially in achieving prosperity in the midst of society evenly. Financing activities in the agricultural sector can be carried out at Islamic Banks. In line with the concept in Islamic economics that wealth is not just enjoyed and revolves around certain groups. Activities need to be carried out through real activities, especially in the agricultural sector to create equitable welfare.

Sharia Financing for the Agricultural Sector

The agricultural sector in 2021 will grow 1.84% (yoy) and contribute 13.28% to the national economy. Then in Q2-2022, the agricultural sector showed consistency with a positive growth of 1.37% (yoy) and contributed 12.98% to the national economy.

Types of financing to meet short-term production needs for both food crops and non-food crops can be classified as capital. The main purpose of this type of working capital financing includes financing for the purchase of inputs such as seeds, fertilizers, pesticides, water labor and electricity needs. Usually the contracts that can be used by banks include murabaha, greetings, and parallel greetings. For long-term financing in the agricultural sector, more is needed for the plantation sub-sector in the form of purchasing agricultural machinery, renting or buying buildings or other types of long-term investments (Aidah & Yusrani Anugrah, 2021).

Tabel 1

Agricultural Sector Financing Model

No	Financing Purpose	Financing Model
1	Penyediaan bahan baku	Murabaha, Salam, Musawamah
2	Alat mesin pertanian	Ijarah Muntahiya bit tamlik, Murabahah
3	Pembiayaan peternakan	Murabahah, Istisna, Musyarakah, Ijarah
4	Pembiayaan ungags	Musharakah, Murabahah, Ijarah, Istisna
5	Pembiayaan perikanan	Musharakah, Murabahah, Ijarah, Istisna
6	Pendirian rumah kaca, gudang penyimpanan, dll	Musharakah, Murabahah, Ijarah Muntahiya bit tamlik
7	Pemberdayaan kelompok tani	Mudharabah

Applications and procedures for financing the agricultural sector:

1. Murabahah is a type of sales financing in installments, such as goods or assets selected by the buyer are sold by the institution that provides the loan. Procedures that can be taken include: a. Signing of a financing contract between the client and the financing institution b. The client provides a purchase requisition to the financing institution to purchase ordered goods. c. Purchasing agents as representatives of financial institutions purchase goods in accordance with the agreement with the bank. d. Delivery of goods from the financing institution to the client is carried out. This indicates that there has been a transfer of risk from the financing institution to the client. e. The client pays the price according to the initial agreement or agreement (Setiadi, 2014).
2. Salam, is a type of contract that can be used to facilitate clients who need to provide working capital. Financing institutions or buyers have an advantage when buying certain commodities at relatively cheaper prices. On the other hand, the seller or client gets an initial price when the goods have not been produced. This will help farmers to finance their working capital (Mujiatun, 2013).
3. Istisna is a financing model that is used as a process for adding value to a product. This type of financing can be used to finance buildings, machinery, factories, and other types of assets used for agricultural needs. Payments are made in accordance with the cash payment agreement at the beginning, installments or cash payments after the goods are delivered. The type of istisna sale and purchase agreement can be made for the type of financing in the agricultural sector if the goods still require processing (in process) and have a longer term, which is more than 6 months. The istisna contract application can be made for the plantation sub-sector which has a longer production period and banks can make purchases in installments to farmers. The farmer can use the installment money to purchase inputs, or labor costs, transportation and harvest costs when the bank makes the second, third and final installments based on an agreement. The sharia supervisory board as a representative of the bank can supervise the aspects of fiqh, while the bank can help compile cash flow and examine the cash flow of projects to be ordered. Extension parties are parties from the government who are provided to help facilitate farmers in aspects of cultivation. At the time of the contract, the farmer can make details of the cost and selling price requirements to the bank, so that the bank can pay the farmer according to the required costs and profits. At the end of the harvest period, farmers hand over the products that have been produced in accordance with the initial agreement with the bank. Banks will obtain a base price of plantation products from farmers and can directly sell or export it at a price above the base price. The difference between the selling price and the base price is the profit margin earned by the bank. The greater the quantity promised, the greater the profit margin obtained. This also helps farmers in terms of marketing (Mujiatun, 2013).

4. Ijarah is a list of contracts in which a bank leases equipment to one of its customers. The type of ijarah contract can be made for the type of financing in the agricultural sector if the goods are available (ready stock) and have a long term, which is more than 6 months. Ijarah contract applications can be made for leasing land, buildings, greenhouses, storage machines, and other types of goods that have long-term investments. At the end of the lease period, the bank can sell it back to farmers. The rental price and selling price are agreed at the beginning of the agreement. Installments can be made based on the agreement of both parties. The bank will gain profit from leasing these goods to farmers (Feryanto, 2019).
5. Musyarakah, is a contract that can be used for financing ranging from working capital to project financing, ranging from short-term financing to a financing period based on an agreement. Application procedure a. One or more entrepreneurs come to the financing institution to finance agricultural investment b. The financing institution provides fully or partly the financing funds c. All groups, including the financing institution, have the same rights in the management of agricultural businesses d. Profits will be shared according to the profit sharing agreement based on the proportion of equity participation e. If there is a loss, it will be shared f. At the end of the period, profits are distributed to those who include capital (Riadhoh, 2016).
6. Mudharabah is a business collaboration between two parties, in which the first party or shahibul mal provides 100% of the capital while the other party becomes the manager. However, sometimes in a scheme like this, Islamic banks still find it difficult to do so because of the lack of knowledge of Islamic banks about agriculture and the bank's prudence in the emergence of business risks. Therefore, in developing it, Islamic banks (shahibul mal) can overcome it with three schemes. In the scheme, the owner of the fund makes deposits with an Islamic bank in the form of savings, mudharabah deposits with varying periods of time. Funds from fund owners will be given to other financing by Islamic banks, namely mudharabah to farmer groups. The profit sharing ratio will be given between Islamic banks and farmers and Islamic banks to third party fund owners with an initial agreement (Rahmayati, 2017).

Conclusion

Agriculture has an important role in driving economic growth through food security in Indonesia. This is in line with the goals of the SDGs, which include alleviating poverty, ending hunger, achieving food security and improving nutrition and promoting sustainable agriculture. This goal will be realized if the agricultural sector becomes the concern of the government, especially Islamic financial institutions. The biggest problem in the agricultural sector is the lack of capital. Therefore, the government through Islamic banking is expected to provide financing to the agricultural sector so that farmers are able to cultivate their land and increase agricultural output to the maximum. With the cooperation of Islamic banking by channeling financing to the agricultural sector with farmers as managers, it is hoped that the objectives of the Sustainable Development Goals (SDGs) will be realized.

References

- Aidah, Q., & Yusrani Anugrah, Y. D. (2021). Pembiayaan Bank Syariah dalam Sektor Pertanian. *Muhasabatuna : Jurnal Akuntansi Syariah*, 3(1), 27. <https://doi.org/10.54471/muhasabatuna.v3i1.1090>
- Andriany, D. (2016). strategi pengelolaan dana zakat produktif. *Kumpulan Jurnal Dosen Universitas Muhammadiyah Sumatera Utara*, 11, 1–9. <http://jurnal.umsu.ac.id/index.php/kumpulandosen/article/view/1567>
- Ashari, N., & Saptana, N. (2016). Prospek Pembiayaan Syariah untuk Sektor Pertanian. *Forum Penelitian Agro Ekonomi*, 23(2), 132. <https://doi.org/10.21082/fae.v23n2.2005.132-147>

- Bara, A. (AL), Pradesyah, R. (Riyan), & Ginting, N. (Nurman). (2019). Strategi Pengelolaan Zakat Produktif dalam Pengentasan Kemiskinan (Studi Kasus Lembaga Zakat Muhammadiyah Kota Medan). In *Misykat Al-Anwar* (Vol. 2, Issue 2, pp. 39–49). <https://www.neliti.com/publications/515436/>
- Feryanto, F. (2019). Pembiayaan Pertanian Dan Upaya Meningkatkan Kesejahteraan Petani: Analisa Data Makro. *Agricore: Jurnal Agribisnis Dan Sosial Ekonomi Pertanian Unpad*, 2(2). <https://doi.org/10.24198/agricore.v2i2.15145>
- Lumbanraja, M. (2013). Pengaruh Kredit Pertanian Terhadap Kesejahteraan Petani Kelapa Sawit Di Kabupaten Labuhan Batu Utara. *Jurnal Ekonomi Dan Keuangan*, 1(10), 14760.
- Mujiatun, S. (2013). Jual Beli Dalam Perspektif Islam : Salam Dan Istisna'. *Jurnal Riset Akuntansi Dan Bisnis*, 13(September), 202–216.
- Nasution, R. (2018). Sinergi Dan Optimalisasi Green Banking Perbankan Syariah Dalam Mewujudkan Sustainable Finance. *EKONOMIKAWAN: Jurnal Ilmu Ekonomi Dan Studi Pembangunan*, 18(1), 34–52. <https://doi.org/10.30596/ekonomikawan.v18i1.2151>
- Pradesyah, R. (2019). Analisis Perkembangan Akad-Akad di Perbankan Syariah. *Aghniya*, 1(1), 73–86. <http://jurnal.umsu.ac.id/index.php/AGHNIYA/article/view/2561>
- Rahmayati. (2017). OPTIMALISASI SKEMA BAGI HASIL SEBAGAI SOLUSI PEMBIAYAAN BERDASARKAN PRINSIP BAGI HASIL BANK SYARIAH DI INDONESIA. *Kumpulan Jurnal Dosen Universitas Muhammadiyah Sumatera Utara*. <http://jurnal.umsu.ac.id/index.php/kumpulandosen/article/view/4290>
- Riadho, W. N. (2016). Strategi Pemasaran Pembiayaan Pertanian. *Al-Iqtishad: Journal of Islamic Economics*, 2(1). <https://doi.org/10.15408/aiq.v2i1.2473>
- Saragih, F. H. (2017). Pembiayaan Syariah Sektor Pertanian. *Jurnal Agrica*, 10(2), 112. <https://doi.org/10.31289/agrica.v10i2.1458>
- Setiadi, T. (2014). Pembiayaan Murabahah dalam Perspektif Fiqh Islam, Hukum Positif fan Hukum Syariah. *Fiat Justicia Jurnal Ilmu Hukum*, 8(3), 517–530.
- Trimulato, & Rahmatia. (2020). Ekonomi Islam dan Sustainable Development Goals (SDGs). *Ekonomi Islam Dan Sustainable Development Goals (SDGs)*, 16(1), 107–132.
- Trimulato, T., Syamsu, N., & Octaviany, M. (2021). Sustainable Development Goals (SDGs) Melalui Pembiayaan Produktif UMKM di Bank Syariah. *Islamic Review: Jurnal Riset Dan Kajian Keislaman*, 10(1), 19–38. <https://doi.org/10.35878/islamicreview.v10i1.269>