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Research paper

Islamic Financial Innovation in Agriculture, Facilitate Farmer Access to Obtain Food Production Financing

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Abstract

The study focuses on" The Islamic Financial Innovation at Farmers Community ". This study aims to: (1) exposing farmers' perceptions of the barriers get operational financing agricultural production, (2) what can do the farmerstoward Islamic Financial Innovation, (3) The views of farmers on Islamic financial innovation. This study ultimately produces research findings. First, various obstacles farmers got operational financing access of agricultural production. Second, there were two models of Islamic finance practiced by the farmers: Profit Sharing Model (SBH) SBH One per three and one per two. Third, Islamic finance innovation facilitate farmers to get financial access.

Keywords: *Islamic financial Innovation, financial and agricultural production.*

1. Introduction

Financial innovation has positive impact in many aspects, as the developed country undertook financial innovation in 2008 as an effort to get out of the global financial crisis. The financial crisis case struck agricultural sector, as happened in US and Sudan which addressed by policy innovation in Islamic finance. It should Indonesia do something, which conducted of financial innovation by adopting the traditional Islamic financial system that has been done by farmer's majority, especially in Java.

Trabelsi (2001) stated, developed countries that G7 and G20 member group conducted financial innovation by lowering interest rates closed to zero. The effort had been done, in order that they could get out of the global financial crisis affecting the United States in 2008. Indeed, efforts has led to adopt the Islamic financial system in free interest (bebas bunga). Crane and Leathem (1993) acquainted US financial institution to innovate by adopting Islamic financial instrument, namely mudharobah transaction in the agricultural world. It has conducted after investigating the US farm case that powerless after being exposed by the 1980s crisis, with the high of bank interest rates, not allowingfor US farmers to utilize thebank credit.

Al-Harran research findings (1996), proved that the Islamic financial innovation could be a trigger to increase productivity of the agricultural sector and boost significantly to the growth of Sudan national economy. Sudan innovated national financial system, namely Musharaka transaction. Evidently, Sudan could resolve financing crisis of agricultural sector and could boost national economic growth.

Finance agricultural operation Crisis also suffered by Indonesian farmer. The government realized that, by providing credit facility of agricultural sector, but it had not been optimal performance. Indonesian farmer community is Muslim majority, they assumed banking credit interest was haraam. So it's naturally, if the role offinancial institution is very minimum. Indonesia Bank Data (2012) showed the financing portion disbursed into the agricultural sector, which was only 5.2 percent of total financing.

Now, these little farmer faces food producer hegemony from developed countries. Most of agricultural production appliance (Saprodi) is controlled by Trans National Corporation (TNC), started seeds production, chemical fertilizer production, and pharmaceuticals pesticides. Government is actively involved into an arm of developed countries to force farmers in using industry giant products of the food sector.

According to Santosa (Kompas, 26th September 2016), the identified phenomenon of domestic food policy obey to food business interest of developed countries which started early 1970s, strenghtened 1980s periode and organizationally legitimized by the World Trade Organization (WTO) in 1990s. As a reward dued to win a war after World War II, United States and Europe changed the trade orientation. The change was from trade orientation "economic nationalism and protectionism, " to free trade,itpossibleexpansion for the giant industry of developed countries massively market food products to developing countries.

As a result, developing countries more marginalized in the context of world food production procurement. Developing countries which have traditionally relied on food production to boost its export commodity, they are now being forced into importer. Then, it cannot be blamed if the developed opinion that the economic liberalization policy is actually a manifestation of colonialism a new model: economic colonialism.

Global data can be revealed here, the only five TNC industry developed countries that controlled 90 percent of world food trade. Approximately 89 percent supplied of medicines pest-plant diseases and production of chemical fertilizers supplied not less than 10 TNC. Likewise in the field of seed, 10 TNC controlled of 67 percent of the seed market, and for transgenic seeds, 100 percent only supplied by 6 TNCs.

World trade policy harmed the developing countries that produce this food should be accepted up to now. In fact, around 70 percent of developing countries must become an importer of food and loss of 50 billion US dollars per year in exporting potential of agricultural production. This is new style imperialism, a strategy of exploitation of economic resources from developing countries to finance the developed countries welfare.

Whereas the existential and contribute benefits to the global food procurement is clearly should be supported and facilitated in order to become welfare, the small farmer which majority in villages of developing countries. Food and agricultural organization FAO (2010) revealed the fact in terms of the development of varieties, its starting from1960s had been around 2.1 million varieties developed by small farmer. Compare achieving the same field conducted by giant seed industry and research institutions were mostly in developed countries that only produced around 80,000 varieties.

The efficiency and productivity term of little farmers were far beyond the food industries achievement of developed countries. The role of little farmers in the world's food procurement, for example, they managed to fulfill the 70 percent of the world's food needs. While a production capacity of the little farmers it only spent fossil fuels by about 20 percent and only 30 percent of agricultural water use.

Comparing with what was produced by the giant food industry, to spend 80 percent of fossil fuel and 70 percent of agricultural water use, its production capacity was only able to fullfil the 30 percent of the world's food. It was not viewed the damage to the environment. The giant food industry contributed to global warming because these industries generate 44-57 percent of greenhouse gases and annually deforestation of 13 million hectares of forest.

What about our farmer’s fate in Indonesia? Indonesia also following the game business interests of the giant food industry that is entrenched developed countries. Little farmers who produced national food left collapsed with penetration of business the giant food industry. Saprodi products such as seeds, fertilizers and medicines pest and plant diseasesare all supplied by the giant industry of the rich developed countries. Even government becomes a marketing agent of their products, because Saprodi subsidy program generally is distributed through government program.

Agricultural intensification and extension program since beginning of the New Order until now it has reaped agricultural world destruction. Little farmers are getting squeezed like a living hesitate would not death. Agricultural land increasingly converted to non-agricultural land and the Saprodi price is increasingly expensive added another with the damage element of soil fertility level, making agricultural production cost continues to increase. It is not comparable with the results, an agricultural commodity price is cheap especially when in harvest season. However Farmers have to face the mafia playing with agricultural products price.

2. Theoretical Review

2.1. Innovation in islamic financial construction

According to Evangelista et al. (1998) financial innovation aims to: reduce costs, improve product quality, improve service, design better product, longer product life cycles, respond to the customer needs and demands, develop new products and services such new marketing techniques. Innovation had also a strategic role in the global constellation context, because innovation contributed to achieving sustainable competitive advantage in the global competition (Hitt et al., 2001; Kuratko et al., 2005). Innovation could be defined as a process to utilize the skilland resourcein order to develop new product and service or to establish a new system of production and operation which answered the demand needs (Jones, 2004).

The agricultural sector finance, credit facility based on interest is considered inadequate to fulfillthe farmers' operational finance. The farmer assumes that agricultural production poses many risks, especially the risk of crop failure and crop prices fluctuation is often manipulated by the mafia.As Arifin stated (2002) The financial institution based on interest suffered some drawbacks, are (1) less portray fairness or reasonableness business principle, (2) not flexible transaction system, (3) invite the banking anxiety related to commitment to re-fund and interest, (4) Prevent from small businessesand agriculture innovation (5) does not encourage to create partnerships. Arifin suggested that conventional financial institution to innovate by converting the Islamic financial system, which was a model of partnership such as mudlorobah, musyarokah or muzara'ah scheme.

2.2. Principles of islamic finance: preventing exploitation, enhancing justice

Uphold principle of fairness, honesty and mutual assistance spirit in working to reveal business partnership is the most prioritized of Islamic financial system. Islamic financial system prevents every transaction is protected from despicable acts such as: exploitation, fraud, speculation and other action that harm transaction side. Vogel and Hayes (1998) stated that principle of Islamic finance came from Islamic law implementation which was a derivation of the Qur'an and Hadith text, interpreted of the scholars in the consensus (ijmak) and qiyas form thatrelated to each financial business transaction. On the book cover of his book denotes calligraphy of " al-Mizan " as a metaphor for human beings to enforce the scale or balance fairly in all business transaction.

The Qur'an mentioned " al-Mizan " as much as 9 verses in six surah, namely Q.S. 6: 152, 7: 85, 11: 84-85. In the Al-Quran Surah 57 (Al-Hadid) verse 25, God affirmed that Allah SWT give a revelation The Holy Book and Al-Mizan (balance) for human justice. Allah obviously asserted a position of The Holy Book and Al-Mizanequally a revelation to prophet and messenger of God. Furthermore, Al-Mizan also mentioned in Q.S. 42 (Ash-Shura) verse 17 that God's writ as right and wrongstandard measureand Al-Mizan as a" justice balance". Also, in Q.S. 55 (Ar-Rahman) verses 7-9 are essentially Allah raised the sky and laid the Al-Mizan in the high sky. So, do not exceed Al-Mizan limit and uphold Al-Mizan fairly, not to reduce the proportion.

Chapra (2000) mentioned that justice should be totally integrated in all business activity and economic, because of socio-economic justice was a major characteristic awakening of the ideal Muslim society. Therefore, Islam strictly prohibited to hoarding wealth in ways that are not fair or " bil bathil " and exploitative. See in Q.S. al-Baqaroh verse 188, Q.S. an-Nisa: 29, an-Nisa: 161, and at-Tawbah: 34. Al-Qur'an loudly and decisively prohibits to any business transaction that use riba. Regarding the prohibition of usury, the Qur'an lowered four different verses in the letter and in chronological different times, ie Q.S. ar-Rum: 39, an-Nisa ': 161, Ali Imron: 130-132, and al-Baqaroh: 275-281. The essential affirmed: God justified the bay '(buy-sell) and forbid to Riba.

Evidently, Chapra (2000) said that, Riba was not only referred to a loan transaction or debts but in all kind of transaction including buy and sell transaction. Understanding of riba - riba nasi'ah-- all the advantage or benefit businesses set in front imposed on people who borrow or to refund. Riba conducted to take unfair advantage by exploiting the loan borrower. In fact any kinds of business activity, business profit should not know certainly before a business process finished.

While in riba element- Riba Fadl – which inherent in transaction is referring to all injustice and exploitation. It also demanded to stop deception, uncertainty or speculation, monopoly or a monopsony. Riba is demanding their fair information about the prevailing prices on both sides, producer and consumer. It also must be ensured all deception act, both in price, quality as well as in measurement and scale should be abolished. The point of all business practices that lead to the exploitation of the seller or buyer or an obstacle to healthy competition should be banned.

Due to Islamic finance principle prohibits riba or interest (bunga) in every transaction, so the Islamic finance provides two alternatives; qardul hasan and equity financing (Penyertaan Modal) with profit sharing system. Qardul hasan is usually for financing in personal and short term. To open optimally function is the finance based equity financing namely qirad or mudharobah and Musyarokah. Especially in the agriculture field, fukoha 'provides an alternative transaction muzaaro'ah. The scholars relate to this muzaaro'ah contract as the Al Quran tenet implementation that acquaint mutual assistance in the virtue and God-fearing " ta'awanu 'alal Birri wattaqwa' '.

According to Hasan (2003), there are several definitions regarding muzaaro'ah based imam thought, they are: (1) The Maliki thought of muzaaro'ah as system calls or Persyarikatan partnership in agriculture, (2) defines the Hanbali school of " delivery of agricultural land to a farmer to be processed and the result is divided by two ", (3) Imam Shafi'i make mukhaabarah terms with the definition of " land management by farmers in exchange for agricultural produce, while the seedlings offered by the management of the land ".

3. Discussion of Results

3.1. The farmers obstacle of getting finance result

The various obstacles which could be farmersbarrier to increase agricultural products productivity. The main obstacle for farmers is a matter of getting financing for operational costs of its agricultural production. There are some obstacles that always haunt farmers in willing to perform production operations, they are:

a. Obstacle of bureaucratic or administrative

b. Obstacles legality of the ownership status / certification

c. Less land for agriculture cultivation

d. Cultural obstacle

Firstly, farmers face of the bureaucratic obstacles. Access to get farmers financing constrained by bureaucracy. The farmers' majority are not used to facethe bureaucratic. For filing obtained financing, farmers usually are asked to administer bureaucracy. Because of farmers, little farmers especially used to work routine in the field, so that it becomes an internal problem when facing bureaucratic.

The non-bank access such as by cooperative or rural financial institution is usually government program. The farmers were constrained by the convoluted bureaucracy and a higher interest rate of bank, even more complicated farmers obstacle face political interest. Since the post-reform with multi-party system, farmers get access to financing via the government programs which often associated with political interest. For example, if the regent of A party, the farmers who opposite with the regent party, would be more difficult to get financing.

Second, legal obstacle and land certification. Land was normally done by mostly little farmer, mostly agricultural land status is not certified. Status of land mostly farmers still a Petok D. Such status it usually cannot be made as collateral to financial institution, both to the bank and non-bank. Farmers rarely want to arrange to enhance the land status, on the land which is still Petok D, to be increased to secure tenure right reserved. Due to legal status actually makes the farmers had trouble getting capital access for agricultural operating expenses.

Third, the effect of global industry comes to villages. Meanwhile, agricultural land everywhere continued to narrowing. As evidence based on statistical data, in terms of land ownership around 56 percent of national assets were now dominated by some conglomerates whose the statistical population numbers was only about 0.5 million, some of people is elite resident. In the last ten years in Java was the conversion of land ownership about 508,000 hectares, it was clearly position will reduce food production.

Nowadays, about 77 percent of farmers in Java, as the majority of little farmers with average land ownership under 0.5 hectares per family, the farmer have only 0.2-0.3 hectares of land. So the economy or industry scales that narrow land woefully inadequate for the farmer's welfare. The narrowness of the land controlled by the little farmers, affected the income level of farmers in village.

Based on count of statistics institute, the income level of little farmers are now the majority earn below the average provincial minimum wage (UMP) or the quantity average income of our farmers per family is only about Rp 1.030.000 per month. Of course with such a small income, the average farmer will add a row the number of rural poverty (CBS, 2014). The lack of farmer's income made it difficult for capital to boost agricultural production. Little land ownership is not inadequate to be used as collateral to financial institution obtaining financing.

Fourth, farmers are also constrained by the obstacles is cultural. The prevailing culture among farmers, especially in Java, consider taking financing through debt way could be regarded as a disgrace. No creed prevailing among the farmers, " life is simple, and the important no debt ".

Such an impression of farmers who take debt in banks and non-banks are considered as farmers failed, because the bankrupt does not have capital to grow crops. Farmers also suffered trauma to their asset-seizure of its assets if the maturity time, it turns out the farmers failed to pay. Moreover, capital of the system of interest use, then a compound interest thus accumulating burden of farmers who receive interest-based financing.

3.2. The innovation of islamic financial

Based on Khasanah research findings (2013), the financial system helped farmers in farming production operation was a traditional Islamic financial system, a system of profit sharing (SBH). Actually, the traditional management model of Islamic finance that has been practiced in the agricultural financial system quite a lot of variations. It's just the majority and most widely practiced by farmers in agricultural production mainly to do with SBH-based, there are at least two categories.

Two models of this partnership is the most recognized very widespread among farmers, to sustain agricultural operations management. The model is known as SBH divided into three (One per three) and SBH devided into two (One Per Two). This system continues to encourage farmers in villages to produce farm continuously.

Why farmers prefer to practice both models for profit sharing? The reason farmers expressed because it is anti-thesis of the barriers or obstacles encountered to obtain financing as parsed earlier. So what actually is practiced by both models SBH farmers are financial innovation efforts which seeking financing solution of agricultural operation. Considering operational financing agricultural production is an effort to maintain its existence and build a prosperous family economically and spiritually.

The Javanese farmers are majority Muslim, the model developed is a model that has received legal legitimacy of Islamic clerical countryside. There is a strong attachment between the farmer and his clerical which guide the efforts of his life that is working to make a living family. The farmers want what is eaten or consumed to himself and to provide for his family is a assets obtained through legal means and contain values goodness to them (halalan thoyiban).

Farmers preferred to practice these two models because the model is simple and so easy to practice. Both models SBH are majority practiced by the farmers of Java, especially in East Java. Both models such as the management SBH containing the consequences and responsibilities in the operational management of agricultural cultivation, which can be described as follows:

Model of profit sharing system (SBH) divided three (Pertigaan)

The management of the farming operation, for farmer, is important in an attempt to agricultural production which is at least four components namely; their lands, their seeds / seedlings, fertilizers and medicines exterminator pest and plant diseases also their human resources with expertise to manage in the field cultivation. In management can be grouped into two, namely the farmer financier (Shohibul maal) and Field Cultivators farmers.

Partnership process with SBH divided three (Pertigaan) model is cooperation model between financiers to smallholders in the production process agricultural commodity crop cultivation. Financier shall have details of capital which consists of land ownership, provision of seeds / seedlings, fertilizer supply and provision of medicines, pest control plant diseases. Sharecropper is qualified in terms of agricultural production, which includes workmanship, is: plowing, irrigating fields, planting seeds / seedlings. Then the work of maintaining process plants consisting of throwing grass, fertilize, and protect crop from pests and plant diseases, by giving medicine pest and plant diseases, including the last job is ahead of the harvest and the harvesting process.

The process of profit sharing is done after all the process of harvest is finished. All agricultural products are weighed or measured out, then performed this system. Profit sharing system of divided three (Pertigaan) formulate that financier has two per-thirds (2/3), while the sharecroppers get 1/3 (one per-third) of all crops.

For instance, after the harvest everything is weighed, the total amount of harvest is shared between the financiers to farmer. One plot for instance after being weighed produce 3 tons of rice plants, the financiers got 2 tons and farmers get part 1 ton of the harvest.

3.3. Model of profit-sharing system (SBH) divided two (seperdua)

As explained in SBH in divided two model (seperdua), then in model of SBH divided two or half or one per two is partnership model in the framework of production processes of agricultural commodity between the farmer landowners and farmers who have capital (financiers). His position was equally become owners of capital, the difference between the first farmer owner of capital and second farmer owner of capital is who are in land owner.

Farmer land owner only responsible in term of providing agricultural land. The parties are obliged to provide seedlings / seeds, fertilizers and pest control and diseases. The second Parties is also responsible for all the process of cultivation, ranging from piracy, and maintenance until the process of harvesting agricultural production. Essentially, the land owner only responsibility in provide agricultural land.

After the harvest is completed, then the results are weighed or measured out to know surely getting a certain amount of agricultural products. After all of this is known certainly about harvest results, and then do the profit sharing system, by dividing equally. Parties' landowners earn half of the agricultural product, while financier got the second half exactly the same as that obtained the first party.

For example, after harvest weighed know the results reached 10 tons. Then, 10 tons of the harvest equally divided between two parties. The first party to get 5 tons, and thus the second party get equal with the first party which getting profit sharing of 5 tons.

3.4. Facilitate access to get farmer finance

Based on previous study, clearly known one side of our farmer urgently need access to get the ease of financing for agricultural of operating cost. On the other hand, the products existed in the bank and non-bank does not match with what has become a habit of farmers in getting capital of agriculture. Financial instrument is not enough to address the needs of farmer getting finance. It is necessary solutions solve the obstacles, with innovative financial products.

Executive Director of Islamic Banking and Trisakti Finance Institute, Mohammed Nadratuzzaman Hosen (Balance Sheet, Thursday, 03/26/2015), said that slow progress of LKS product innovation caused by no expecting of the Islamic finance industry itself for innovating. It happened because of unconformity and disharmony among sharia law and civil law.

Furthermore, it argues, for example in sharia law, we recognize wa'd (promise), but in the civil law does not recognize. For the disharmony matter among sharia law and civil law need to be analyzed more deeply for legal certainty to support Islamic finance.

To build product innovation, he added various stakeholders have to synergize. Bank of Indonesia and Indonesia Financial Services Authority as a regulator need to notice the development of Islamic financial products. Both these institutions should also give innovation space and development of Islamic financial products.

Nadratuzzaman gave an example that liquidity facility as sharia commodity still had not received regulators support. Whereas in Malaysia, had been used as an alternative sharia commodity in obtaining liquidity facility. The most important thing that can be a major factor to support the innovation of Islamic financial products is the coordination among DSN-MUI and regulator. With the existence of such coordination, it is expected there will be harmonization among sharia law with civil law.

Meanwhile, Director of the International Islamic Trade Finance Corporation (ITFC) Hani Salam Sobol (www.kemenkeu.go.id/2016) said the Islamic finance industry must develop more innovative Islamic products. Many people's needs not covered by sharia economics. He said, for example in the agricultural sector, it was still hard to find Islamic economic system to support them. Differences with the industry were already quite a lot. Salam asserted innovation of various Islamic products will be made public as well as industrial actors had many options to take advantage of Islamic economic system. In Muslim majority country such as Indonesia, increasingly diverse of Islamic product could certainly created Islamic financial industry was growing more rapidly. It must be utilized well.

According to him, the Islamic economic industrial actor could be reflected from conventional which had many variations. From these variations, sharia economy could implement a similar program, but based on sharia. He added, by increasing sharia program of conventional program existed.

The writer in this case, suggest the finding such innovation research result Islamic finance has become a tradition of farmers' financial and SBH divided three (Pertigaan) SBH divided two (seperdua) can be adopted into system existed of financial institution both banking and non-bank. Thus, farmer obstacle has access to be solved. Because of financial instruments of the financial institution in accordance with what has actually been done by farmer today.

4. Conclusion

The discussion in this study to get conclusion finally that could be described as follows :

1. Condition of agricultural system in Indonesia can not be separated from the system of global food industry in developed countries were oriented to agriculture hegemony to developing countries. Farmer in developing countries, including smallholders Indonesia was helpless against the power of global capital, so that we wedged position. They also had difficulty getting access to financing agricultural production

2. The financial system and condition in country becomes obstacle for farmers to get a access of finance agricultural production. That's why farmer make breakthroughs, including efforts instrument financial innovation as a solution of obstacles.

3. Financial innovation mostly practiced by farmer is profit sharing system (SBH) with two models, namely SBH divided three (pertigaan) model and SBH devided two (Seperdua) model. Model of SBH divided three is a partnership between farmer and owner of capital (financier) to smallholders with used SBH in which owner of capital get two per three (2/3), and sharecropper get one per three (1/3) of the total harvest. SBH divided two is a partnership between land owner farmer and financier farmer. Then the results do profit sharing with formula adheres to half. The first party get similar count amount with second party of all harvest which have been weighed or measured out.

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