

Effectiveness of Warehouse Receipt Management in Increasing Sharia Banking Access for Pepper Farming Communities

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ABSTRACT

Pepper is one of the leading commodities in the plantation sub-sector and has great potential for Indonesia's economic growth. Indonesia is known as one of the world's main producers of pepper, especially black pepper which comes from Lampung Province and white pepper which comes from the Bangka Belitung Islands Province. Nationally, the Bangka Belitung Islands province is the province with the largest pepper income in Indonesia. Over time, efforts have emerged from the government to overcome the problem of fluctuating pepper prices resulting in low prices at the farmer level by implementing the Warehouse Receipt System (SRG). This research tries to examine how the management of pepper warehouse receipts in Bangka Belitung is related to WRS which is currently developing. The objects of this research are warehouse receipts. The results of this research indicate that the management of the Warehouse Receipt System in Bangka Belitung in general has not been implemented optimally, this can be seen from the public's lack of understanding about warehouse receipts, as well as the small number of pepper farming communities who use warehouse receipts as temporary storage, as for the obstacles faced by warehouse receipt managers, including the lack of information and outreach to pepper farmers about warehouse receipts themselves. Banking access for pepper farming communities in Bangka Belitung is quite good, because in its implementation sharia banks in Bangka Belitung can provide financing using warehouse receipts as collateral.

Abstrak: Lada merupakan salah satu komoditas unggulan subsektor perkebunan dan mempunyai potensi besar bagi pertumbuhan perekonomian Indonesia. Indonesia dikenal sebagai salah satu produsen utama lada dunia, khususnya lada hitam yang berasal dari Provinsi Lampung dan lada putih yang berasal dari Provinsi Kepulauan Bangka Belitung. Secara nasional, Provinsi Kepulauan Bangka Belitung merupakan

provinsi dengan pendapatan lada terbesar di Indonesia. Seiring berjalananya waktu, muncul upaya dari pemerintah untuk mengatasi permasalahan fluktuasi harga lada yang mengakibatkan rendahnya harga di tingkat petani dengan menerapkan Sistem Resi Gudang (SRG). Penelitian ini mencoba mengkaji bagaimana pengelolaan resi gudang lada di Bangka Belitung dikaitkan dengan WRS yang saat ini sedang berkembang. Objek penelitian ini adalah resi gudang. Hasil penelitian ini menunjukkan bahwa pengelolaan Sistem Resi Gudang di Bangka Belitung secara umum belum terlaksana secara maksimal, hal ini terlihat dari kurangnya pemahaman masyarakat tentang resi gudang, serta masih sedikitnya masyarakat petani lada yang menerapkan sistem resi gudang, memanfaatkan resi gudang sebagai tempat penyimpanan sementara, adapun kendala yang dihadapi oleh pengelola resi gudang antara lain kurangnya informasi dan sosialisasi kepada petani lada mengenai resi gudang itu sendiri. Akses perbankan bagi masyarakat petani lada di Bangka Belitung cukup baik, karena dalam implementasinya bank syariah di Bangka Belitung dapat memberikan pembiayaan dengan menggunakan resi gudang sebagai jaminan.

Kata kunci: lada, resi gudang, akses perbankan

INTRODUCTION

Pepper has long been a major commodity in the Bangka Belitung Archipelago Province because it has strategic selling points so that it can make farmers prosperous. The process of planting to yield takes quite a long time between 2 to 3 years. This makes pepper farming requires quite high operational costs. So far, Bangka Belitung is known as white pepper or white pepper, which is compared to the Muntok area with a spiciness level of 6 to 7 compared to other provinces or other countries.

The development of pepper plantations in Indonesia has increased significantly. Nationally, the Bangka Belitung Islands province is the province with the largest pepper income in Indonesia. In general, the development of the area of pepper plantations can be seen from the following figure:



Figure 1 Pepper Area According to Concession Status in 2018
Source of Indonesian Plantation Statistics 2018-2020

Based on Figure I.1 it can be seen that smallholder plantations greatly dominate the overall area of Indonesian pepper. In 2018, of the total area of Indonesian pepper covering 187,291 hectares, 96% of them are smallholder plantations or 180,176 hectares and the remaining 4% are large private plantations or 7,115 hectares. The magnitude of the domination of smallholder plantations makes the increase or decrease in the area of

smallholder plantations very influential on fluctuations in the area of pepper in Indonesia.

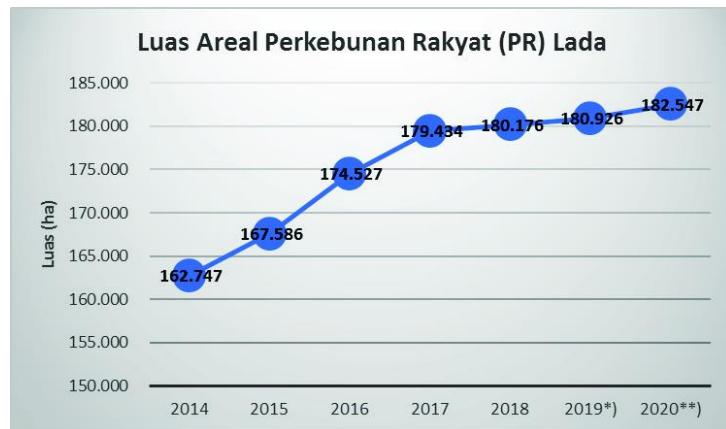


Figure 2 Development of Smallholder Pepper Plantation Area in 2014-2020
Source of Indonesian Plantation Statistics 2018-2020

The area of smallholder pepper plantations in 2014 – 2018 tends to increase. A significant increase in smallholder plantation area for the pepper commodity occurred in 2014-2017 with an average increase of 3.31%, while in 2017-2020 the increase in smallholder pepper plantation area was not very significant with an average increase of 0.57%. One of the reasons for the decrease in the average increase in smallholder pepper plantations is that most of the smallholder pepper plantations are still cultivated with low technology with simple processing so that they are still vulnerable to pest and disease attacks.



Figure 3 Map of the Distribution of Pepper Areas in Indonesia in 2018
Source of Indonesian Plantation Statistics 2018-2020

The picture above shows that pepper is cultivated and spread in almost all regions in Indonesia except for the Provinces of Maluku and West Papua. In 2018 there were 8 (eight) provinces that had the largest population of pepper plants in Indonesia, successively from the largest, namely the Provinces of Bangka Belitung Islands, Lampung, South Sulawesi, Southeast Sulawesi, South Sumatra, West Kalimantan, East Kalimantan and East Java. The Bangka Belitung Islands Province and Lampung Province are the areas with the largest pepper plantation area in Indonesia, with an area of 51,404 hectares and 45,883 hectares respectively.

Pepper is one of the leading commodities in the plantation sub-sector and has great potential for Indonesia's economic growth. Indonesia is known as one of the world's main pepper producers, eblack pepper from Lampung Province and white pepper from the Bangka Belitung Islands Province. The prospects for Indonesian pepper commodities can also be seen from the potential for a sizable domestic market, namely the growing food industry that uses raw materials from pepper and the increasing public consumption of using pepper as a food flavoring.



Figure 4 Map of Distribution of Pepper Production in Indonesia in 2018
Figure 4 shows a map of the distribution of pepper production in Indonesia in 2018 where it can be seen that the Bangka Belitung Islands Province and Lampung Province are the largest producers of pepper in Indonesia and even most of their production is exported abroad. In 2018, there were 5 (five) provinces besides the Bangka Belitung Islands Province and Lampung Province which were the largest pepper producing regions in Indonesia, namely the Provinces of South Sumatra, South Sulawesi, East Kalimantan, West Kalimantan and Southeast Sulawesi with a total contribution of 90.26% to the total average production of Indonesian pepper. The largest pepper-producing provinces in Indonesia are presented in Table I.1 and Figure I.5 as follows:

Table 1 Pepper Production in Central Province 2015-2020

No	Province	Production (Tons)						Average	Contribution (%)
		2015	2016	2017	2018	2019	2020		
1	Bangka Belitung	31,408	33,181	34,278	32,811	33,322	33,810	33,135	38.02
2	Lampung	14,860	15.128	13,771	14,450	14,436	14,415	14,510	16.65
3	South Sumatra	8,725	8,776	7,580	8,108	8,155	8,221	8,261	9,48
4	South Sulawesi	5,067	6,223	6,790	6,663	6,663	6,774	5,358	7.30
5	East Kalimantan	6,923	4,727	6,056	6,484	6,528	6,618	6,223	7,14
6	West Kalimantan	3,621	4,351	5,499	5,446	5,503	5,586	5,001	5,74
7	Southeast Sulawesi	5,518	4,995	5050	5,135	5,161	5,204	5,177	5,94
8	East Java	309	3,849	3,852	3,838	3,825	3,825	3,250	3.73
9	Bengkulu	1960	1982	1,854	1855	1,860	1887	1,900	2,18
10	Other	3.110	3.122	3,260	3,477	3,495	3,562	3,338	3.83
	Total	81,501	86,334	87,991	88,235	88,949	87,152		100

Source of Indonesian Plantation Statistics 2018-2020

Based on Table I.1, it can be seen that the Islands Province of Bangka Belitung and Lampung are the largest pepper-producing provinces in Indonesia with contributions of 38.02% and 16.65% respectively of the total pepper production in Indonesia.



Figure 5 The Average Production Contribution of the Pepper Center Province in Indonesia 2015-2020 year

Source of Indonesian Plantation Statistics 2018-2020

Indonesia, which is an agricultural country, has provided enormous opportunities for Indonesians to work or carry out business activities in agriculture. Businesses in the agricultural sector are not limited to the farming profession but also include entrepreneurs whose line of business includes

agriculture which are generally included in the small and medium business class. However, many of these small and medium entrepreneurs face problems in running their businesses, namely capital problems. In meeting the needs for business capital, many are entangled in debts to loan sharks so that the crops or business results from agriculture can only be used to pay off debts. This is because banking financial institutions lack or do not touch them in extending credit for various reasons, including regarding the feasibility of the business to be financed, the ability to repay debts and collateral issues. Collateral is one way out for the limited capital. Collateral allows for a juridical construction that allows the granting of credit facilities, by pledging objects as collateral.¹

Taking into account that the capital factor is one of the main causes of the underdevelopment of businesses in agriculture and farmers need additional fresh funds for developing their businesses, the government has issued Law Number 9 of 2006 concerning Warehouse Receipt Guarantees, hereinafter referred to as UUSRG to provide a solution to the problem of financial difficulties during the harvest season which generally affects small farmers in Indonesia and the fall in agribusiness commodity prices during the main harvest season.

Over time, efforts emerged from the government in overcoming the problem of fluctuating pepper prices and resulting in low prices at the farm level by implementing the Warehouse Receipt System (WRS). This effort was made with the issuance of Law Number 9 of 2011 concerning the Warehouse Receipt System. The existence of this law is so that the welfare of the farming community can increase and at the same time there is a form of guarantee that can be used and accessed by farmers in financing in banking as well as price control and commodity stability. From this law, through the Regulation of the Minister of Trade Number 26/M-DAG/PER/6/2007 that pepper is included in the subject that can be done with the Warehouse Receipt system.

This research tries to examine and analyze the effectiveness of managing pepper warehouse receipts on banking access for the people of Bangka Belitung. The objects of this research are warehouse managers and government agencies related to warehouse receipts in Bangka Belitung.

¹ Salim. HS. *Guarantee Law in Indonesia*, (Jakarta: Raja Grafindo Persada, 2004), p. 5

METHOD

1. Types of research

This type of research is descriptive qualitative research, namely the data collected is in the form of words, images, not numbers.² According to Bogdan and Taylor, as quoted by Lexy J. Moleong, qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observed behavior.³

2. Data collection technique

There are two ways or techniques that researchers use in collecting data in the field, namely interviews and observation. Koentjaraningrat said "data collection was carried out through observation and interviews."⁴

The interview method used in collecting data for this research is structured interviews. Interviews were conducted with warehouse receipt managers regarding the implementation and effectiveness of warehouse receipt management in Bangka Belitung, apart from that, researchers also interviewed banking managers regarding banking access for pepper farming communities.

Apart from interviews, researchers also made observations related to the effectiveness of warehouse receipt management in Bangka Belitung. Observations were made by observing the warehouse used by the manager to store pepper entrusted by pepper farmers.

3. Data analysis techniques

The data analysis used is descriptive analytic method, which describes the collected data in the form of words, pictures, and not numbers. Data derived from manuscripts, interviews, field notes, documents, and so on, are then described so as to provide clarity on reality or reality.⁵

The stages in the analysis carried out are: Data Reduction, at this stage the data that has been obtained through interviews and observations is then selected and sorted according to the researcher's needs to answer the problem formulation. Presenting Data (Data Display) at this stage the researcher makes a report on the research results so that they can be understood and analyzed according to the desired objectives, and Drawing Conclusions (Conclusion Drawing) at this stage the researcher draws up conclusions from the results of the research that has been carried out.

² Sudarwan Danim, *Became a Qualitative Researcher on Methodological Design, Presentation and Publication of Research Results for Students and Beginner Research in the Fields of Social Sciences, Education, and Humanities*, (Bandung: Juvenile Rosdakarya, 2002), Cet. I, p. 51

³ Lexi . J. Moleong, *Qualitative Research Methodology*, (Bandung: PT Remaja Rosdakarya, 2000), p. 3

⁴ Koentjaraningrat, *Community Research Methods*, (Jakarta: Gramedia 1994). p. 130

⁵ Sudarto , *Philosophical Research Methodology* , (Jakarta: Raja Grafindo Persada, 1997), p. 66.

RESULT AND DISCUSSION

1. Objective Condition of Bangka Belitung Pepper

Pepper is one of the leading commodities in the plantation sub-sector and has great potential for Indonesia's economic growth. Indonesia is known as one of the world's main pepper producers, esblack pepper from Lampung Province and white pepper from the Bangka Belitung Islands Province. The prospects for Indonesian pepper commodities can also be seen from the potential for a sizable domestic market, namely the growing food industry that uses raw materials from pepper and the increasing public consumption of using pepper as a food flavoring.

Province is one of the regions that has a large enough production of pepper commodities. Data from the Central Statistics Agency (BPS) states that the development of pepper production from 2019-2020 in the province of Bangka Belitung is as shown in the following table:

Table 2 Amount of Pepper Harvested districts/cities of Bangka Belitung Province

No	Regency/City	Pepper/paper		Aren/Sugar Palm	
		2019	2020	2019	2020
1	fart	6 026.43	6 109,18	50.98	51.23
2	Belitung	9 525.99	9 766.99	346.76	345.79
3	west bangka	6 242,49	6 392,49	13,18	13,22
4	Central Bangalore	4 169.56	4 261.05	32.56	33.06
5	South Bangalore	22 960.50	23 296.00	4,25	4,25
6	East Belitung	3 763.08	3 777.08	0.97	0.97
7	Pangkalpinang	-	-	-	-
Kep. Bangka Belitung		52 688.05	53 602, 79	448, 70	448.52

Source: Bangka Belitung Islands Province in Figures 2021

From the table above it can be seen that the amount of pepper yields in the Bangka Belitung Islands province has increased in the last 2 years. In 2019 the number of pepper harvests was 52,688.05 while in 2020 it had increased to 53,602.79. The district with the highest income is the South Bangka district with a total of 22 960.50 in 2019 and 23 296.00 in 2020. Meanwhile, the district with the lowest number is East Belitung Regency with a total harvest of 3,763.08 in 2019 and 3,777. 08 in 2020. While the city of Pangkalpinang itself does not produce pepper production, this is because the city of Pagkalpinang is an urban area which demographically has very limited land for pepper cultivation.

2. Management of the Pepper Commodity Warehouse Receipt System in Bangka Belitung

Warehouse Receipt is a letter or document proof of ownership of goods stored in the Warehouse Receipt System (WRS) warehouse. Warehouse receipts can be used as collateral or collateral to obtain loans or credit from financial

institutions, both banks and non-banks. Because Warehouse Receipts are guaranteed by commodities that are always maintained and managed by an accredited Warehouse Manager (having a permit from CoFTRA).

Warehouse Receipt System (WRS) are activities related to the issuance, transfer, guarantee and completion of Warehouse Receipt transactions. WRS is one of the important and effective instruments in the trade financing system, because it can facilitate the provision of credit to farmers and business actors with commodity collateral stored in WRS warehouses.

The term Warehouse Receipt is quite commonly known to people in developed countries. Considering that activities related to warehouse receipts are significant in growing the economic dynamics of the community, especially in agriculture, fisheries and other commodities. Its development is no longer limited to local, but also on import-export-based trade. Meanwhile in developing countries such as Indonesia, warehouse receipts are still not well known enough to cause multiple interpretations.

In general, the warehouse receipt itself can actually be interpreted as a payment document that is used as evidence regarding the quality and quantity of commodities that have been determined by the warehouse operator to be deposited at a special location on behalf of the depositor. The depositor could be a producer, a group of farmers, a trader, an exporter, a company or an individual who is involved in the warehouse receipt process.

The presence of WRS is believed to have many benefits, but since it was implemented in 2006 until now, WRS has not been utilized optimally. Utilization of WRS that is less than optimal is due to obstacles that must be faced in implementing WRS such as lack of public understanding of the WRS mechanism, lack of local government commitment in WRS development, limited warehouse managers who have sufficient operational capital, and limited Commodity Quality Testing institutions in several regions (Bappebti, 2015). To overcome this obstacle, an innovation is needed for the development of WRS in order to encourage the optimization of WRS utilization.

The development of pepper management in Bangka Belitung Province in recent years has been quite good, this can be seen, one of which is by forming a warehouse receipt, where this warehouse receipt is expected to provide positive value for pepper farmers in Bangka Belitung. The existence of a warehouse receipt system, especially for pepper commodities in Bangka Belitung, can be seen that it has been running since 2017.

Warehouse receipt management in Bangka Belitung can be conveyed that in general it is not optimal. The lack of optimal management and utilization of warehouse receipts, especially in the South Bangka district, is caused by several obstacles faced by warehouse receipt managers. pepper farming community which is still very minimal related to the warehouse receipt itself. So that warehouse receipt management cannot run effectively.

The results of this study are in line with the results of research conducted by Achmad Fachruddin and Lestari Rahayu who stated that the institutions that have a major role in increasing warehouse receipt transactions are Warehouse Managers and the Trade Service, while other institutions have not been proactive in developing WRS. Of the five prerequisites, "increased production" is a prerequisite that strengthens the existence of WRS in Bantul Regency, because there is still a big harvest which has implications for falling grain prices (around January-April). On the other hand, the future success of WRS depends on the prerequisites of "local government commitment" and the prerequisites of "education & outreach to business actors". These findings indicate the need for local governments to synergize programs related to WRS and to intensify WRS socialization to farmer groups in potential villages.⁶

3. Access to Banking for Pepper Farming Communities in Bangka Belitung

financing is one of the important policies for overcoming the problem of poverty in rural areas and has a major role in agricultural development. The importance of credit in Indonesian agricultural development is related to the typology of farmers, most of whom are small farmers with narrow land tenure, making it impossible to apply fertilization. capital for investment in new technology.

Increasing farmers' access to sources of capital can improve the use of farming inputs and mastery of technology, so that this can encourage increased farming productivity (Zeller 1998). By accessing agricultural finance, farming households can increase their production and income. However, increasing the accessibility of farmers to sources of financing still encounters many obstacles. Various types of program credit issued by the Government of Indonesia are still not as expected (Ashari 2006), especially if the outreach of program credit is used as a parameter of success. Even formal financial institutions, such as banks, cannot be relied upon as a channel for agricultural financing. Indonesian banking seems to be less pro-active towards the agricultural sector, where the amount of financing disbursed to the agricultural sector is only 5.2 percent (BI 2012).

The increasing growth of pepper cannot be separated from the capital sector that is needed by farmers, because pepper production requires capital starting from planting, maintenance to the harvest period.

The condition of capital for pepper farmers in Bangka Belitung is quite apprehensive because not all pepper farmers have access to the financing sector in the banking sector. To get the financing sector in banking, farmers must have collateral that is collateralized as collateral for the proposed financing.

⁶ Achmad Fachruddin, Lestari Rahayu, Evaluation of Prerequisites for the Success of a Warehouse Receipt System in Bantul Regency, AGRARIS: Journal of Agribusiness and Rural Development Research Vol. 3 No. 2 July 2017. <https://journal.umsu.ac.id/index.php/ag/article/view/3154/3007>

The existence of warehouse receipts in Bangka Belitung is expected to be an alternative in helping pepper farmers to obtain financing at banks, because pepper ownership certificates deposited in warehouses can be used as collateral to obtain financing.

The results of the research conducted showed that the pepper farming community's access to financing was very small. From the results of this interview, it can be seen that the interest of the pepper farming community in Bangka Belitung is still very small to take advantage of access to financing in Islamic banking. Functionally, the existence of banking in Indonesia is expected to be a medium for the public to obtain credit or financing to support business activities or others, including pepper farmers in Bangka Belitung province. The financing sector is an alternative that can be utilized by entrepreneurs and farmers who need capital to increase their business or agriculture.

The existence of sources of credit or financing is very important in the development of pepper production, especially for farmers with narrow land and landless farmers. Credit is used both for production purposes, other economic activities and to meet family consumption needs.

Financing procedure is a description of the nature or method for carrying out financing activities. Every bank official who is related to financing must follow a sound financing procedure, which includes financing approval procedures, administrative procedures and financing supervision procedures.⁷

In implementing financing for pepper farmers in Bangka Belitung, the banking sector continues to carry out SOPs in accordance with what has been determined by the banking sector. It is intended that the financing disbursed is in accordance with existing provisions.

In implementing financing that uses warehouse receipts as collateral, it can be done using several contracts including murabahah contracts and also mudharabah contracts. Murabahah contracts are used with the aim of financing the needs of the community or potential customers, while mudharabah contracts are used to meet capital requirements which are used for farmers' needs in managing their businesses.

From the results of interviews conducted with two Islamic banks in Bangka Belitung Province, it is known that the financing implementation mechanism using warehouse receipts as collateral is in accordance with the SOPs used for financing using warehouse receipts as collateral.

Furthermore, when viewed from the aspect of the amount of financing that can be received by pepper farmers in Bangka Belitung, the Sumselbabel Syariah Bank can only provide financing of 70% of the warehouse receipt value guaranteed at the Syariah bank, while the Bangka Belitung Syariah People's Financing Bank can provide the amount of financing that is 85% of the value of

⁷ Zainul Arifin, *Fundamentals of Islamic Bank Management*, (Jakarta, Alvabet Library, 2006), p. 217

the warehouse receipt. According to the researchers' observations, the difference in the amount of financing provided to pepper farmers is due to the policies of each Islamic bank. With the amount of funding stated above, it is hoped that it will be able to help pepper farmers in increasing their capital again to carry out replanting or to carry out maintenance of the pepper plantations that are being worked on.

The results of this study indicate that in general the access to banking by pepper farmers in Bangka Belitung is still very small. According to the researchers' observations, the small access to banking by pepper farmers in Bangka Belitung can be caused by several things including the lack of understanding of the farmers about the banking sector, promotion and the lack of socialization and the distance that is too far from the location of the farmers to the existing banking location.

The results of this study are in accordance with research conducted by Ade Supriatna which states that Formal credit institutions such as BRI Unit Desa and BPR actually provide credit with low interest rates, but small farmers still lack access because they do not have collateral for land certificates, the monthly payment method is not in accordance with the type of rice farming which provides seasonal income and farmers in general Not familiar with complicated administrative procedures.⁸

In addition , the results of research conducted by Rista Suryadi and Ayif Fathurrahman with the title Factors Influencing Farmers' Interest in Using As-Salam Financing in Islamic Banking show that the variables of knowledge, promotion and location have a positive and significant effect on farmers' interest in using us financing . - Greetings to Islamic banking.⁹

Research conducted by Budi Yoko and Adistiar Prayoga concluded that the variables that were significant for increasing opportunities for farmers' access to Islamic agricultural financing were the distance from the farmer's house to the BMT service office, cost of funds, and farmers' views of the credit interest system. Farmers assess the existence of BMT plays a role in supporting rice farming activities or other economic activities. In terms of employee service, owned facilities and infrastructure, as well as agricultural financing products from BMT, farmers consider this to be quite good. Sample farmers agreed on each perception attribute with different percentages.¹⁰

⁸ Ade Supriatna, *Accessibility of Small Farmers to Agricultural Credit Sources at the Village Level: A Case Study of Rice Farmers in West Nusa Tenggara* , SOCA: Social Journal of Agricultural Economics, Vol. 8, No. July 2, 2008 , <https://ojs.unud.ac.id/index.php/soca/article/view/4198>

⁹ Rista Suryadi & Ayif Fathurrahman , Factors Influencing Farmers' Interest in Using As-Salam Financing in Islamic Banking, Journal of Economics Research and Social Sciences, Vol 3, No 1, 2019 , <https://journal.ums.ac.id/index.php/jerss/article/view/9092>

¹⁰ Budi Yoko & Adistiar Prayoga, Understanding farmers' access and perception to Islamic microfinance on agricultural financing: study in Central Lampung regency , Journal of

CONCLUSION

Based on the presentation of the data and discussion above, the conclusions of this study are:

1. The management of the Pepper Commodity Warehouse Receipt System in Bangka Belitung can be conveyed that in general it has not been implemented optimally. This can be seen from the lack of public understanding of warehouse receipts, and the small number of pepper farming communities that use warehouse receipts as a temporary storage place for pepper that has been harvested. The lack of optimal management and utilization of warehouse receipts is caused by several obstacles faced by warehouse receipt managers, including the lack of information and outreach to pepper farmers about the warehouse receipts themselves.
2. Banking access for pepper farming communities in Bangka Belitung is quite good. Because in its implementation, Islamic banks in Bangka Belitung can provide financing using warehouse receipts as collateral. It's just that the number of farmers who take advantage of financing in Islamic banking is still very small. The mechanism for implementing financing in Islamic banking is by implementing SOPs or procedures that have been determined in each Islamic bank. used in financing using warehouse receipts as collateral. The amount of financing that can be proposed by pepper farmers is different for each Islamic bank in Bangka Belitung. The Sumselbabel Syariah bank can only provide financing of 70% of the collateral value provided, while the Bangka Belitung Syariah People's Financing Bank is 85% of the collateral value.

Author's Contribution

Rahmat Ilyas: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Iskandar: Contributing to writing systematics, research methods, analyzing interpretation results, and the language proofread.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

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