

Phenomenological Study on Non-Financial Financing for Tobacco Farmers in East Lombok

Rahila Muyassaroh^{1*}, Eni Indriani²
Universitas Mataram

Corresponding Author: Rahila Muyassaroh
rahilamuyassaroh07@gmail.com

ARTICLE INFO

Keywords: Price Differences,
Non-Financial Financing,
Partnership, Capital

Received : 10, January

Revised : 23, January

Accepted: 24, February

©2025 Muyassaroh, Indriani :

This is an open-access article
distributed under the terms of the
[Creative Commons Atribusi 4.0
Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The price differences of goods obtained from tobacco companies compared to market prices can have an impact on the farmers net income from the sale of tobacco. This research aims to find out the impact of non-financial financing in the form of providing production factors given by tobacco companies towards farmers' income. This research is based on the phenomenological paradigm, which emphasizes a deep understanding of the human experience from an individual perspective. Research results show that there is effect of financing given by the company on the income of partner farmers. The existence of financing provided by the company is a very meaningful support for farmers, especially for farmers who do not have enough capital.

INTRODUCTION

One of the sectors that contributes greatly to regional revenue is the tobacco sector. In 2022, the NTB Province Tobacco Excise Revenue Sharing Fund (DBH CHT) reached Rp.475.60 billion, this was explained directly by the head of the NTB Bappenda in the 2022 DBH CHT NTB coordination meeting (Bappenda NTB, 2022). West Nusa Tenggara Province, especially in the East Lombok region, is one of the large tobacco-producing areas. Some time ago, East Lombok was designated as a Tobacco Product Industrial Estate (KIHT) through the flagship program of National Economic Recovery (PEN). According to BPS data (2021), tobacco production in 2020 is around 33.70 tons, consisting of virginia tobacco and folk tobacco (BPS East Lombok Regency, 2021). This indicates that there are many farmers who work on tobacco every season. The large number of tobacco farmers also encourages many tobacco companies to operate in East Lombok. Good cooperation with a partnership pattern has been established between partner farmers and tobacco processors in farming activities in NTB (Yakin & Rahmatin, 2023).

Several tobacco warehouses in East Lombok that are actively providing financing to their partners include PT. Sadhana, PT. Indonesia Dwi Sembilan, PT. Djarum, PT. Salt warehouse, PT. Alliance One Indonesia, etc. In determining prices, each warehouse has different criteria. As in Aliance, the price is set based on the grade of tobacco seen from the position of the leaf and the color of the leaf. The price per kilogram of tobacco leaves varies depending on the size and color of the dried leaves, which determines the quality of tobacco (Manalu et al., 2018). The financing procedure starts from farmers who apply as partners by entering their names on the queue list to be surveyed by the tobacco company. Furthermore, the company's field technicians will make an agreement regarding the financing provided by the company to the farmers. After being approved, the provision of guarantees by farmers to the company will be carried out, this is because financing is provided on credit so that guarantees are needed. Finally, farmers will sign a partnership agreement contract. Obtaining guidance, production assistance with a minimum value of 40% of production costs is the right of farmers in partnership contracts, while paying off debts, providing tobacco and selling it to companies is an obligation of farmers in partnership contracts (Khozinatul Asror, 2020). Non-financial financing payments obtained by partners are made in installments. Each sale will be subject to a deduction from the warehouse as an installment whose percentage is determined from the total income of the partner farmer from the sale. Companies are very closed in price issues, even the pricing is determined unilaterally by the warehouse, there is no dialogue and the bargaining position for farmers affects the price (Septiadi & Nursan, 2024).

In order to obtain tobacco that meets the company's standards, tobacco companies often provide financing to their partner farmers. The financing is in the form of goods issued by tobacco companies and will be paid back by partner farmers at the time of tobacco sales to the company. The provision of financing is mandatory for farmers who want to become a partner of the company, or in other words, it is a condition for farmers to be able to resell their

tobacco products to the tobacco company. The production of assisted farmers is free to sell to the desired party at a price that has been set according to the grade, in contrast to non-assisted farmers who do not have a trade agreement (Asriati & Wathoni, 2022). The non-financial financing provided by tobacco companies is a form of partnership between the company and tobacco farmers. Giving each other strength to partners is not given for free, but is given with the motive of expecting mutual benefits from economic rewards (Kusnadi et al., 2017). Farmers will submit to tobacco companies to conduct a survey of their land. Furthermore, farmers will provide guarantees to the company as a condition of the partnership, so that farmers can sign contracts with tobacco companies. After becoming a partner, farmers are obliged to receive products issued by tobacco companies that are given on credit that become the company's breeding to their partner farmers.

The financing provided by tobacco companies is very diverse, ranging from fertilizers, medicines for plants, agricultural tools and other equipment for tobacco. This financing will later be recorded as a debt of the partner by the tobacco company. In this case, collateral (guarantee) is applied because financing is provided in the form of credit. The guarantee submitted by the partner can be in the form of a house certificate, vehicle BPKB or other securities. The amount of financing received by each partner is different, depending on the area of land owned by the partner. The larger the agricultural land owned, the larger the amount of financing received. The area of tobacco plants is increasingly fluctuating from year to year (Sukardi et al., 2023).

The difference in the price of goods obtained from tobacco companies compared to the market price can have an impact on the net income that farmers will receive from tobacco sales. Farmers certainly expect high-quality goods in order to improve the quality of the harvest. Later, good harvest quality and in accordance with company standards will get a good price from tobacco companies. However, in fact, farmers often get low prices even though they have used seeds, fertilizers, and even other equipment provided by the company to support the quality of tobacco farmers' production. Partnership schemes can cause high demand for tobacco, but prices are largely determined by market mechanisms where during the big harvest many farmers suffer losses due to falling prices due to excess supply (Sinaga et al., 2022).

The income of farmers who run partnerships with related companies tends to increase when compared to the income of farmers who do not undergo partnerships. This is in line with the results of the study (Salmah, 2024); (Harianja et al., 2023); (Cahyono & Rahmi, 2021); (Deputra et al., 2022); (Siwu et al., 2019); (Asriati & Wathoni, 2022). However, in contrast to the previous research (Indrawan et al., 2023), in his research entitled "Analysis of the Difference in Income of Rajangan Tobacco Farming in Partnerships and Non-Partnerships" through the results of the T test, there was no increase in income between farmers who partnered with farmers who did not enter into partnerships.

Research (Cahyono & Rahmi, 2021), shows that partnerships have a significant effect on the income of corn farmers through hypothesis testing.

Another study conducted by Siwu et al. (2019), showed that there was a significant difference in income, based on the t-test, between before and after receiving the assistance program where the income of farmers after receiving assistance was greater than before receiving the assistance. Ahmadi research (2018) states that the cost of fertilizer (X4) and the cost of pesticides (X5) do not have a significant effect on farmers' income. Meanwhile, land rental costs (X1) and seed costs (X3) have a significant influence on farmers' income levels. The results of the research by Hidayat et al. (2021) stated that farmers are the group of actors that get the lowest cash-flow in the tobacco trade chain in Lombok.

This study aims to determine the influence of non-financial financing in the form of the provision of seeds, fertilizers, medicines, agricultural equipment, tobacco oven fuel (palm kernels and pecan kernels), pesticides to the provision of field assistance as a form of partnership provided by tobacco companies to farmers' income. This study specifically examines the impact of non-financial farming on farmers' income in the tobacco sector, by separating specific types of financing (financial and non-financial). This is important to do because tobacco is a high-value commodity that makes a great contribution to the regional and national economy. East Lombok Regency has bright prospects and shows high dynamics in tobacco agricultural commodities for the 2014-2022 period (Sari et al., 2024). By knowing the influence of non-financial financing, it is hoped that it can provide recommendations to improve the welfare of farmers and ensure that they get a fair price for their crops, considering that East Lombok district is the area with the largest rate of tobacco production. The gaps and inconsistencies found in the results of previous studies are one of the main motivations for this study.

THEORETICAL REVIEW

In the business sector, capital plays an important role in business continuity including farming. Having sufficient capital allows farmers to procure more production factors and will increase farmers' output. The proportion of capital used in business will have an impact on the income that entrepreneurs will receive (Daini et al., 2020). Many farmers are reliable in increasing the number of products, but the lack of capital will be an obstacle for farmers in advancing their farming businesses. Research: Deviani et al. (2019); Haryanto et al. (2021); Rozi et al. (2020); Mokodompit et al. (2021); stated that capital has a positive effect on farmers' production and income. This shows the importance of capital for farmers in running their businesses. There is no difference between own capital and capital obtained from loans or financing in the production process, each contributing directly to production (Wahab, 2023). Farmers can take advantage of all available facilities to obtain capital, both from loans and non-financial financing.

Financing or also known as financing is a process of providing funds from one party to another to support planned investments, either individually or through institutions (Nafisah, 2016). In other words, financing is the allocation of funds that are distributed to help realize the planned investment plan (Rizaldy, 2018). According to Law number 10 of 1998 concerning Banking, financing is the procurement of money or similar bills, this is based on the

agreement and approval of the bank and other parties which requires the party receiving financing to return the bill or money in accordance with the predetermined period of time in exchange or profit sharing.

Financing is not only provided in cash, but can also be provided in the form of physical assets or goods (non-financial), and in other forms. In the case of partnerships with tobacco companies, the financing provided is financing in the form of goods (non-financial). Financing products issued by tobacco companies include seeds, seeds, fertilizers, pesticides, medicines, pecan shells, palm shells, agricultural equipment, etc. Later, the products given to the partner will be recorded as debt and will be repaid by the partner at the time of tobacco sales to the company. One of the benefits of partnership for farmers is to get production facilities and facilities, especially fertilizers, farmers also get market guarantees that will increase income due to supply guarantees (Putri et al., 2018). Payments by partners are not carried out comprehensively, since the company provides an installment payment policy to partner farmers.

Nevertheless, farming in some regions has been said to be efficient. Common problems that are often experienced by tobacco farmers are extreme weather/climate changes, irrigation problems, and farmers' accessibility problems to fertilizers (Septiadi et al., 2023). The Problem Raised by the Researcher on the Influence of Non-Financial Financing by Tobacco Companies on Income: A Study on Farmers in East Lombok. The difference between this study and the previous study is that this study specifically examines the impact of non-financial cultivation (such as seeds, fertilizers, and agricultural tools) on farmers' income in the tobacco sector, by separating specific types of financing (financial and non-financial).

METHODOLOGY

The approach of this research is qualitative through a descriptive method. This research is based on a phenomenological paradigm, which emphasizes a deep understanding of the human experience from an individual perspective. Through this study, the researcher will explore how farmers in East Lombok who partner with tobacco companies feel, understand, see and give meaning to the financing obtained. In other words, researchers want to understand the worldview from the perspective of each person and how they interpret things. This paradigm allows researchers to explore the essence of phenomena and how individuals personally perceive the world around them, so as to reveal the meaning contained in their experiences and perspectives subjectively. According to Sugiyono, qualitative research is a method used in researching natural conditions where researchers are the key instruments. The data collection technique is carried out in combination, data analysis is inductive and the results of the study emphasize more meaning than the general picture (Safrudin et al., 2023).

Qualitative data is data presented by people based on questions given by researchers. The data collection technique is carried out in a triangulated/combined manner through interviews with informants and through secondary data published by government agencies and observations.

The interview technique used in this study is a semi-structured interview which is a type of in-dept interview to find problems more openly, the interviewer will ask several questions in a structured manner and one by one will be deepened to obtain more comprehensive information (Fadilla & Wulandari, 2023). In this study, data analysis will be carried out in accordance with data analysis techniques in a phenomenological approach. In the research of Nasir et al. (2023), it is stated that Cresswell (1998) proposed a data management flow in phenomenological studies, namely:

1. The researcher begins by explaining his understanding in detail and pouring it out in the form of a narrative.
2. Furthermore, researchers found statements in interviews about how individuals interpret a topic, describe those statements and develop them without repetition or overlap.
3. After that, the statements that have been obtained will be classified into relevant groups. The researcher explains these units comprehensively which will produce a textual explanation of his experience (textual description) and provides more specific examples.
4. The researcher pays full attention to his or her thinking and uses imaginative or structural descriptive variations, interpreting from an imaginable point of view, reviewing the frame of reference of phenomena and relating how the phenomena can be perceived.
5. The researcher then developed a more complex explanation of the meaning and core of his experience.

This process begins with the disclosure of understanding by the researcher and continues with a thorough understanding of the informant. After that, a combined explanation is made.

The question instrument in this study uses a semi-structured interview that allows the informant to be more flexible in answering questions to raise relevant issues so that they can be discussed in more depth. The questions were designed to delve deeper into farmers' experiences of accessing and receiving financing from tobacco companies and the impact it has on their business continuity and income. In addition, the interview was also aimed at finding out the company's role in supporting the business sustainability of partner farmers.

RESULTS & DISCUSSION

This study aims to determine the influence of non-financial financing in the form of the provision of seeds, fertilizers, medicines, agricultural equipment, tobacco oven fuel (palm kernels and pecan kernels), pesticides to the provision of field assistance as a form of partnership provided by tobacco companies to farmers' income. The object of this research is farmers who partner with the company and actively receive financing provided by the Company for more than five years. This research also involved the Company's employees in the grader field, who are in charge of determining the purchase price of tobacco based on the quality of tobacco.

Informants are people who can provide information about situations and conditions related to the research background (Dianti & Mahyuni, 2018). Informants in this study are people who have accurate and relevant information and can be used as material for discussion in research. The informants from this study come from farmers who partner with tobacco companies and internal parties, namely buyers of tobacco companies.

Based on the results of observations and interviews conducted regarding non-financial financing for tobacco farmers in East Lombok, it was found that the financing provided by tobacco companies is considered to play a very important role in facilitating farmers in terms of providing production factors, especially for farmers who do not have enough capital. The financing provided by the company includes seeds, fertilizers, medicines for plants, agricultural tools, and assistance by field officers. The existence of financing from tobacco companies is expected to help farmers to produce tobacco in accordance with company standards. As revealed by Sukri, a buyer of a tobacco company:

"In business activities, not all farmers have enough costs as capital, so we provide coaching and financing as a form of our partnership to farmers. One of the coaching that we provide is assigned by Field Officers to assist farmers from nursery to sales, the goal is to ensure that the production results are in accordance with the company's standards.

The provision of financing as a form of farmer partnership is different every season. In East Lombok, tobacco companies determine the amount of financing based on the area of land owned by farmers. The company imposes a minimum land area as a condition of the partnership, which is around 1.75 hectares. However, the maximum limit given by the company is adjusted to the company's revenue quota and will be adjusted to the capacity of the farmer. To ensure the validity of the data provided by farmers, the company's field team will conduct a field survey before the contract is awarded. This is done to avoid the risk of inconsistency of farmers' statements with existing facts. The financing provided by the company will usually be recorded as a debt from the farmer, and will be paid on credit every time the farmer makes a sale to the company. The procedure and conditions for payment have been written in the partnership contract between farmers and tobacco companies. However, companies often provide relief to farmers in terms of credit repayment if circumstances are not possible. Farmers can make repayments even after the contract expires without interest, but the guarantee provided by the farmer at the time of the partnership application will be returned after the farmer repays the credit to the tobacco company. Junaidi, a partner farmer stated that:

"The terms of credit payment have been determined by the company, usually in the first shipment it will be cut by 75% and targeted to be completed in the second shipment. Even so, there are still some farmers who are unable to pay off even until the end of the period. The company still provides relief for credit repayment, but the guarantee that has been submitted by farmers will be withheld until the credit is paid off."

The quality of the tobacco produced is quite good, the increase in income is also felt by farmers, although it is not significant. This is of course inseparable from the company's intervention in controlling the quality of tobacco of its fostered farmers. With financing, the supply of seeds and production factors for farmers has also increased. This can encourage an increase in the amount of production and sales by farmers which will affect the income level of partner farmers. Although the determination of prices from tobacco companies is very rigid and there is no price negotiation, the company still takes into account the cost of production incurred by farmers before determining the purchase price. The price obtained by farmers is also inseparable from the quality of the tobacco produced, farmers said that in this season the percentage of tobacco weight has decreased quite a bit due to uncertain weather. As stated by the farmer, namely:

"For now, the quality of tobacco is quite satisfactory, the price obtained from the company is also stable in accordance with our expenses as farmers. Regarding the increase in revenue, there was an increase but not too significant. This increase in income is also inseparable from the intervention of companies that often provide counseling, so we as farmers can produce tobacco whose quality has been controlled. Due to financing, production has also increased so that sales to companies have increased. The less significant increase may also be due to extreme and uncertain weather factors."

Based on the answers from the informant, it is known that farmers who get financing from tobacco companies feel an increase in income. Although it is not significant, farmers still get material benefits from tobacco sales. This is certainly supported by the financing facilities received, so that farmers can control the quality of tobacco in accordance with company standards. For farmers, the financing obtained from the company is not a burden, even though it is used as a condition of the partnership and the price given is above the market price, farmers reveal that without financing farmers will also have difficulty preparing capital. With a contract with the company, farmers do not need to sell their production to middlemen or collectors. Usually, the price given by the middleman will be far below the market price. Farmers who do not partner with companies often have no other choice but to sell tobacco to collectors. This is what causes many losses among tobacco farmers. Because for farmers who do not partner, 100% of the capital used is the farmer's personal money. The limited quota for tobacco company receipts also makes partner farmers not help non-partner farmers to sell tobacco to tobacco warehouses. The limited market access of non-partner farmers is certainly not felt by farmers who partner with the company. This is because the amount of farmers'

production will be 100% sold to the warehouse because it has been adjusted to the tobacco company's revenue quota as stated by the farmer, namely:

"As partners, we as farmers do not need to be confused about where to sell our production because there is already a contract. But for farmers who do not have a partner, they are forced to sell to collectors. Non-partner farmers sometimes ask us to sell their produce to companies on behalf of partner farmers, but because our production amount has also been adjusted to the quota given, we are forced to refuse."

CONCLUSIONS AND RECOMMENDATIONS

This study aims to determine the influence of non-financial financing in the form of the provision of seeds, fertilizers, medicines, agricultural equipment, tobacco oven fuel (palm kernels and pecan kernels), pesticides to the provision of field assistance as a form of partnership provided by tobacco companies to farmers' income. The non-financial financing provided by the company has a lot of positive impacts on partner farmers. The influence of financing is studied phenomenologically, namely looking at how the financing provided plays a role in maximizing the income of partner farmers. The results of the informant interviews revealed that there was a positive influence felt through the financing provided, the increase in the amount of production due to the supply of seeds from the company was also an advantage for farmers to increase the number of sales and income. The many conveniences provided by the company, especially in terms of installment payments, are also one of the things that benefit farmers. Although the determination of haga is highly dependent on the company, the company also considers the production costs incurred by farmers as a consideration in purchasing tobacco. The tobacco market is very oligopoly where prices are determined by the industry (Prasetyo, 2017). The financing provided by the company is a very meaningful support for farmers, especially for farmers who do not have enough capital. The training and counseling provided by the company also helps farmers overcome problems that may arise in the field. The financing provided is very helpful for farmers in maintaining and producing quality tobacco. Thus, farmers can sell tobacco that is in accordance with the company's standards at a satisfactory price.

FURTHER STUDY

In carrying out various things, of course, there are weaknesses and limitations that make it imperfect. In this study, there are several limitations experienced by researchers in the implementation of research. First, the lack of references that examine non-financial financing. Second, lack of access to information obtained from tobacco companies. Based on the results of the research, it is recommended to continue the research by studying more deeply the effectiveness of the financing provided by the Company to partner farmers. Further research is also expected to be able to obtain more comprehensive

information from the tobacco company's side regarding the financing program provided.

REFERENCES

- Ahmadi, R. (2018). FAKTOR-FAKTOR YANG BERPENGARUH TERHADAP PENDAPATAN PETANI PADA USAHATANI TUMPANGSARI ANTARA TEMBAKAU RAKYAT DAN CABAI RAWIT DI KECAMATAN SUKAMULIA KABUPATEN LOMBOK TIMUR. *Journal Ilmiah Rinjani_ Universitas Gunung Rinjani*, 6(2).
- Asriati, D., & Wathoni, N. (2022). COMPARATIVE STUDY OF COSTS AND REVENUE OF THE ESTABLISHED AND NON-CONSTRUCTED VIRGINIAN TOBACCO BUSINESS IN EAST LOMBOK DISTRICT.
- Bappenda NTB. (2022). *Rapat Koordinasi Dana Bagi Hasil Cukai Hasil Tembakau Provinsi NTB Tahun 2022*.
- BPS Kabupaten Lombok Timur. (2021). *Kabupaten Lombok Timur Dalam Angka 2021*.
- Cahyono, A., & Rahmi, A. (2021). Dampak Program Kemitraan terhadap Kelayakan Usahatani dan Pendapatan Petani Jagung di Kecamatan Sumberpucung , Jawa Timur *The Impact of the Partnership Program on Farming Feasibility and Income of Corn Farmers in Sumberpucung District , East Java*. 5(1), 79–90.
- Daini, R., Iskandar, I., & Mastura, M. (2020). Pengaruh modal dan luas lahan terhadap pendapatan petani kopi di desa lewa jadi, Kecamatan Bandar, Kabupaten Bener Meriah. *Journal Of Islamic Accounting Research*, 2(2), 136–157.
- Deputra, C. V. W. D., Santoso, S. I., & Roessali, W. (2022). Komparasi Pendapatan Petani Tembakau Mitra Dengan Non Mitra Pt. Djarum Pada Masa Pandemi Covid-19 Di Kecamatan Kledung Kabupaten Temanggung. *Jurnal Ekonomi Pertanian Dan Agribisnis (JEPA)*, 6(2), 1327–1337. <https://doi.org/10.21776/ub.jepa.2022.006.04.11>
- Deviani, F., Rochdiani, D., & Saefudin, B. R. (2019). Analisis Faktor-Faktor yang Mempengaruhi Produksi Usahatani Buncis Di Gabungan Kelompok Tani Lembang Agri Kabupaten Bandung Barat. *Agrisociomics: Jurnal Sosial Ekonomi Pertanian*, 3(2), 165–173.
- Dianti, G. P., & Mahyuni, L. P. (2018). Praktik Corporate Social Responsibility (CSR) Pada Intercontinental Bali Resort Hotel: Eksplorasi Berbasis Pendekatan Filosofi Tri Hita Karana. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 3(1), 12–22.
- Fadilla, A. R., & Wulandari, P. A. (2023). Literature review analisis data kualitatif: tahap pengumpulan data. *Mitita Jurnal Penelitian*, 1(3), 34–46.
- Harianja, S., Puruhito, D. D., & Ferhat, A. (2023). Peningkatan Pendapatan Petani Melalui Hubungan Kemitraan (Studi Kasus Petani Kemitraan PT Mitra Sejahtera Membangun Bangsa (MSMB)). *Jurnal AGROFORETECH*, 1(1), 275–282. <https://jurnal.instiperjogja.ac.id/index.php/JOM/article/view/398>
- Haryanto, A., Dasipah, E., & Sudradjat, A. (2021). Pengaruh Modal, Luas Lahan Dan Tenaga Kerja Terhadap Pendapatan Usahatani Padi (*Oryza sativa* L.)

- Kultivar Mekongga (Suatu Kasus di Kecamatan Haurwangi Kabupaten Cianjur). *OrchidAgri*, 1(1), 1-10.
- Hidayat, A., Mardialina, M., & Safitri, P. (2021). Prosiding SAINTEK ANALISA FAIR TRADE DALAM RANTAI PERDAGANGAN TEMBAKAU DI LOMBOK NUSA TENGGARA BARAT. *LPPM Universitas Mataram*, 3.
- Indrawan, D., Sudjoni, M. N., & Rianti, T. S. M. (2023). ANALISIS PERBEDAAN PENDAPATAN USAHATANI TEMBAKAU RAJANGAN PADA KEMITRAAN DAN NON KEMITRAAN (Studi Kasus Di Desa, Sambirampak Lor. Kec, Kota Anyar. Kab, Probolinggo). *Jurnal Sosial Ekonomi Pertanian Dan Agribisnis*, 11(08).
- Khozinatul Asror. (2020). *Tinjauan fiqh muamalah terhadap jual beli tembakau dengan sistem grade di PT. Sadhana Arif Nusa Sikur Lombok Timur*.
- Kusnadi, N., Kuntjoro, S. U., & Fariyanti, A. (2017). PENGARUH KEMITRAAN TERHADAP EFISIENSI TEKNIS AGRIBISNIS TEMBAKAU VIRGINIA DI PULAU LOMBOK NUSA TENGGARA BARAT Pendekatan Stochastic Frontier Production Function. *AGROTEKSOS*, 25(1), 109-122.
- Manalu, A. S., Sumantri, B., & Priyono, B. S. (2018). Pendapatan Berdasarkan Status Penguasaan Lahan Usahatani Tembakau Dan Pemasarannya. *Jurnal AGRISEP*, 17(1), 63-78. <https://doi.org/10.31186/jagrisep.17.1.63-78>
- Mokodompit, N. M., Tambas, J. S., & Lumingkewas, J. R. D. (2021). Pengaruh Luas Lahan, Modal Dan Tenaga Kerja Terhadap Produksi Usahatani Nanas (Studi Kasus: Desa Bulud Kecamatan Passi Barat Kabupaten Bolaang Mongondow). *Agri-Sosioekonomi*, 17(3 MDK), 1039-1046.
- Nafisah, J. (2016). ANALISIS PENANGANAN PEMBIAYAAN BERMASALAH DI KJKS BMT BUS (BINA UMAT SEJAHTERA) CABANG BULAKAMBA BREBES. *Applied Microbiology and Biotechnology*, 85(1), 6.
- Nasir, A., Nurjana, N., Shah, K., Sirodj, R. A., & Afgani, M. W. (2023). Pendekatan Fenomenologi Dalam Penelitian Kualitatif. *Innovative: Journal Of Social Science Research*, 3(5), 4445-4451.
- Prasetyo, W. (2017). *PARADOKS GANDA KOS PRODUKSI PETANI TEMBAKAU (STUDI FENOMENOLOGI PADA PETANI TEMBAKAU DI KABUPATEN JEMBER)* (Vol. 20, Issue 1).
- Putri, N. A. W., Setiadi, A., & Santoso, S. I. (2018). Analisis Profitabilitas Usahatani Tembakau Petani Mitra Pt. Djarum Kecamatan Bulu Kabupaten Temanggung Profitability Analysis of Tobacco Farming System of Farmers Partner of PT. Djarum in Bulu Sub District of Temanggung District. *J. Agroland*, 25(3), 205-213.
- Rizaldy, W. F. (2018). *Analisa Perbandingan Perusahaan Pembiayaan Konvensional Dengan Perusahaan Pembiayaan Syariah (Studi*. [https://repository.uinjkt.ac.id/dspace/bitstream/123456789/43040/1/WAHYU FAHMI RIZALDY-FSH.pdf](https://repository.uinjkt.ac.id/dspace/bitstream/123456789/43040/1/WAHYU%20FAHMI%20RIZALDY-FSH.pdf)
- Rozi, M., Talkah, A., & Daroini, A. (2020). Pengaruh Tenaga Kerja, Modal Dan Luas Lahan Terhadap Produksi Usaha Tani Tebu Di Kecamatan Ngadiluwih Kabupaten Kediri. *Manajemen Agribisnis: Jurnal Agribisnis*, 20(1), 24-34.

- Safrudin, R., Zulfamanna, Kustati, M., & Sepriyanti, N. (2023). Penelitian Kualitatif. *Journal Of Social Science Research*, 3(2), 1-15.
- Salmah, E. (2024). Analisis perbandingan pendapatan usaha tani tembakau pola mitra dan non mitra di desa sakra selatan kecamatan sakra kabupaten lombok timur. 3(2), 101-107.
- Sari, B., Ninda, N., Sakbaini, N., Utami, K., & Saksono, H. (2024). Optimasi Data Tembakau: Inovasi Berkelanjutan untuk Pengembangan Bisnis Tembakau Lombok Timur. *ALETHEIA: Jurnal Sosial & Humaniora, Inovasi, Ekonomi, Dan Edukasi*, 1(1), 41-50.
- Septiadi, D., Fria, A., & Fr, U. (2023). ANALISIS EFISIENSI EKONOMI USAHA TANI TEMBAKAU RAKYAT DI KABUPATEN LOMBOK TIMUR. In *Jurnal AGRIFO • (Vol. 8, Issue 1)*.
- Septiadi, D., & Nursan, M. (2024). SALURAN DAN EFISIENSI PEMASARAN TEMBAKAU VIRGINIA DI KABUPATEN LOMBOK TENGAH *MARKETING CHANNELS AND EFFICIENCY OF VIRGINIA TOBACCO IN CENTRAL LOMBOK REGENCY*. 34(1).
- Sinaga, P., Notaris, K., Pidari, P., Puri, S., Kiara, D., Dg, B., 12, N., Kiara, K., & Walantaka, K. (2022). IMPLEMENTASI LANDREFORM YANG BERKEADILAN BAGI PETANI TEMBAKAU (Vol. 10, Issue 1). <https://www.youtube.com/watch?v=UBerrTp-FaI&t=39s>.
- Siwu, A. A. R., Mandei, J. R., & Ruauw, E. . . (2019). Dampak Program Bantuan Sarana Produksi Pertanian Terhadap Pendapatan Petani Cabai Di Desa Kauneran Kecamatan Sonder. *Agri-Sosioekonomi*, 14(3), 347. <https://doi.org/10.35791/agrsosek.14.3.2018.22653>
- Sukardi, L., Tajidan, T., & Fahrudin, F. (2023). PENENTUAN LOKASI SENTRA INDUSTRI HASIL TEMBAKAU (SIHT) DAN STRATEGI PENGEMBANGANNYA DI KABUPATEN LOMBOK BARAT. *AGROTEKSOS*, 33(3), 919-928.
- Wahab, W. (2023). PERANAN MODAL DALAM PENGEMBANGAN PERTANIAN. *Jurnal Ekonomi Dan Bisnis*, 1(6), 954-963.
- Yakin, A., & Rahmatin, R. A. (2023). Analisis Komparasi Kinerja Finansial Petani Mitra dan Non Mitra pada Usahatani Tembakau Virginia di Kabupaten Lombok Timur of Indonesia. *JURNAL AGRIMANSION*, 24(1), 8-20.