

## **Farmer Empowerment Strategy at Bank Aceh Syariah Based on Analytical Network Process**

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**Abstract-*Farmer Empowerment Strategy at Bank Aceh Syariah Based on Analytical Network Process.*** The aim of this research is to improve the welfare of farmers in the Special Region of Aceh province through a partnership-based empowerment model which was studied through the Bank Aceh Syariah (BAS) study. In general, there are two main problems in empowering farmers at Bank Aceh Syariah. The first is internal factors, which include limited resources, quality and innovation. This internal problem is divided into two elements, namely: Limited resources, including: Limited Knowledge and Skills, Limited Access to Capital and Technology. Both quality and innovation, include Low Quality Agricultural results, lack of Innovation in Agricultural Practices, Risk management. The second factor is external factors, which also consist of two elements, namely environmental aspects, including the impact of climate change and the threat of natural disasters, market price fluctuations. Both regulations and markets, including unstable agricultural policies, limited access to markets and distribution, obstacles in access to sharia financial services. This research is qualitative research using the Analytic Network Process (ANP) method. ANP is a mathematical theory that provides a framework for decision makers to evaluate interrelated factors and consider feedback systematically. This research uses Super Decisions Software Version 3.10 as a tool. The resource persons in this research consisted of academic experts, authorities (regional government and OJK), farming communities, policy makers at Bank Aceh (directors), product knowledge division, marketing division, and farmer customers. The results of this research are strategies that become an empowerment model to improve the welfare of farmers in Aceh.  
**Keywords:** Empowerment, Partnership, Farmers, Bank Aceh Syariah

**Abstrak- Strategi Pemberdayaan Petani pada Bank Aceh Syariah Berbasis Analitical Network Process.** Tujuan dari penelitian ini adalah untuk meningkatkan kesejahteraan petani di provinsi Daerah Istimewa Aceh melalui model pemberdayaan berbasis kemitraan yang dikaji melalui studi Bank Aceh Syariah (BAS). Secara umum, terdapat dua masalah utama dalam pemberdayaan petani di Bank Aceh Syariah. Pertama adalah faktor internal, yang meliputi keterbatasan sumber daya, kualitas, dan inovasi. Masalah internal ini terbagi menjadi dua elemen, yaitu: Keterbatasan sumber daya, mencakup: Keterbatasan Pengetahuan dan Keterampilan, Terbatasnya Akses terhadap Modal dan Teknologi. Kedua kualitas dan inovasi, mencakup hasil Pertanian Berkualitas Rendah, kekurangan Inovasi dalam Praktik Pertanian, pengelolaan Risiko. Faktor kedua

*adalah faktor eksternal, yang juga terdiri dari dua elemen, yaitu aspek lingkungan, mencakup, dampak Perubahan Iklim dan ancaman bencana alam, fluktuasi harga pasar. Kedua regulasi dan pasar, mencakup tidak stabilnya kebijakan pertanian, terbatasnya akses ke pasar dan distribusi, kendala dalam akses layanan keuangan syariah. Penelitian ini merupakan penelitian kualitatif dengan menggunakan metode Analytic Network Process (ANP). ANP adalah sebuah teori matematis yang menyediakan kerangka kerja bagi pengambil keputusan untuk mengevaluasi faktor-faktor yang saling terkait dan mempertimbangkan umpan balik secara sistematis. Penelitian ini menggunakan Software Super Decisions Versi 3.10 sebagai alat bantu. Narasumber dalam penelitian ini terdiri dari pakar akademisi, otoritas (pemerintah daerah dan OJK), masyarakat petani, pihak pengambil kebijakan di Bank Aceh (direksi), divisi produk knowledge, divisi pemasaran, dan nasabah petani. Hasil dari penelitian ini adalah strategi yang menjadi model pemberdayaan guna meningkatkan kesejahteraan petani di Aceh.*

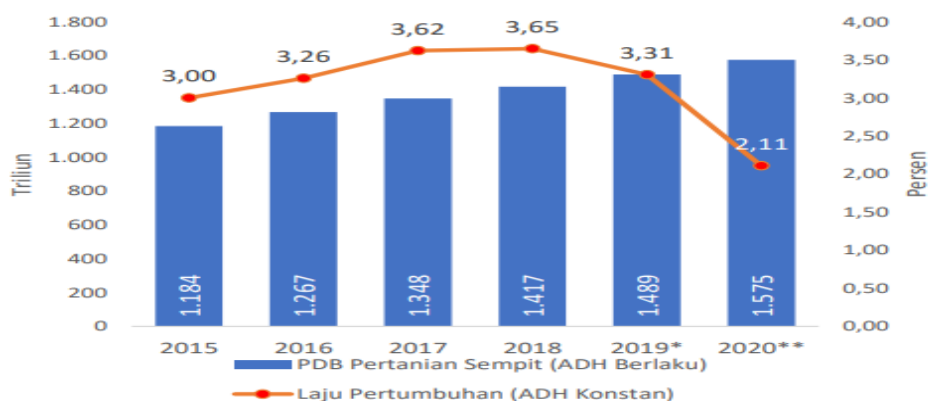
**Kata Kunci:** Pemberdayaan, Kemitraan, Petani, Bank Aceh Syariah

## INTRODUCTION

The agricultural sector is the soul and heart of the Indonesian economy, most of the professions of Indonesian people work as farmers. Micro businesses are dominated by the agricultural sector, this indicates that the largest number of people who still manage individual or family businesses are in the agricultural sector. This should get more attention from Islamic financial institutions. Most of these farmers live in rural and rural areas. Therefore, when we can touch and empower farmers, we can automatically reduce poverty levels (Anggraini, Samri, Y., & Sugianto, 2015).

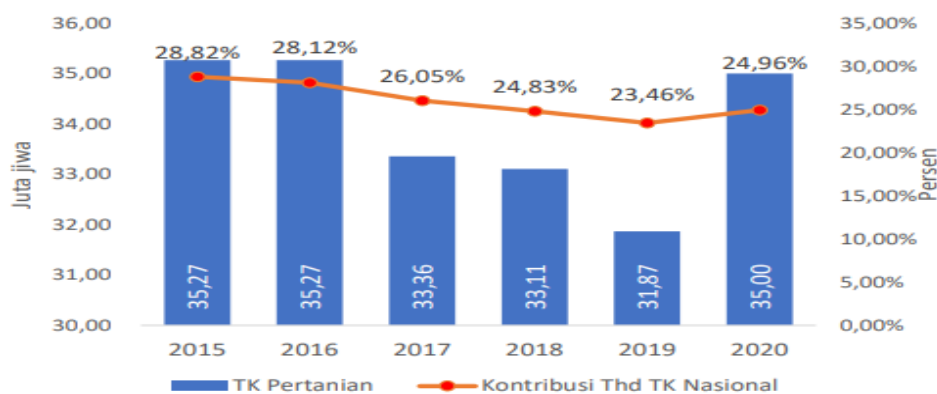
The general condition of agricultural development in Indonesia over the past few years can be seen from the achievements of macro indicators. Macro Agricultural Indicators include Gross Domestic Product (GDP) and Labor Absorption. This is in line with Assad's research which analyzes several factors that make the agricultural sector considered important. The natural potential of a region and the role of the agricultural sector in absorbing labor is still significant, and the agricultural sector is the basis for economic growth in rural areas. Apart from that, the agricultural sector also has the potential to reduce poverty levels. In times of economic crisis, the agricultural sector has proven to be an irreplaceable national pillar in providing food. Therefore, continued support is needed so that this sector continues to have a positive impact on economic growth in Indonesia (Assad, 2011).

If we look at Gross Domestic Product (GDP) during the 2015-2020 period, GDP at constant agricultural prices shows a quite significant growth trend. In 2018 and 2019, GDP growth reached 3.3%, an increase quite high compared to 2015 which only grew 3.0%. In 2020, there was a decrease in growth of 2.11% compared to the previous year, due to a decrease in the rate of increase in food crop production due to the long dry season.



**Figure 1. Gross Domestic Product Growth**

For the absorption of agricultural workers. Based on data from the Central Statistics Agency (BPS), the Indonesian population still predominantly works in the agricultural sector with a labor market share of 24.96% in 2020 or 35.00 million people from a total workforce of 140.22 million people. .



**Figure 2. Narrow Agricultural Workforce 2015–2020**

However, behind the above advantages, the agricultural sector has several problems in financing, which is an important component in realizing a profitable and sustainable agricultural business. However, farmers' accessibility to financing is the main problem that farmers often complain about. This is caused by the lack of information about various financing schemes that can be accessed by farmers. On the other hand, financing institutions still place the agricultural sector as a less attractive sector because it is considered very risky (high risk), depending on the season and uncertain price guarantees.

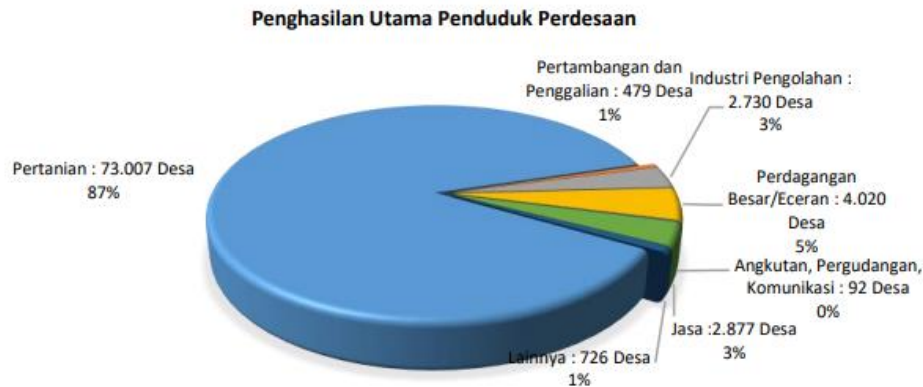
Data from BPS (Central Statistics Agency) in 2020 noted that the poverty rate in Indonesia increased. The percentage of poor people in 2020 reached 10.19 percent, an increase of around 0.97 percentage points compared to 2019, with the total number of poor people reaching 27.54 million people, an increase of around

2.76 million people from the previous year. This data also shows that the poverty rate in urban areas in 2020 was around 7.88 percent, up from 6.56 percent in 2019. On the other hand, the poverty rate in rural areas in 2020 was around 13.2 percent, up from 12.60 percent in 2019. Thus, it can be seen that the problem of poverty is still a serious challenge, especially in rural areas(bps.go.id, 2021).

Aceh Province for example, as a special region where the majority of the population works as farmers, is included in the 10 Poorest Provinces in Indonesia as of September 2021 based on Central Statistics Agency (BPS) data quoted by detik Travel, Aceh is ranked 5th in the poorest provinces in Indonesia and is the poorest region in Sumatra(Datik.Com, 2022). In 2021, the Central Statistics Agency (BPS) noted that the profession as farmers, the majority of whom live in rural areas, is the largest contributor to poor households, namely 46.30%, while other poor households, namely in industry, are 6.58% and others are 32.10%.(antaranews.com, 2005).

Arifin, head of the Aceh Province representative office of Bank Indonesia (BI), stated that the agricultural sector in Aceh has good potential for development. Another advantage that Aceh has is its abundant natural resources (SDA), which can be used to improve the standard of living of the people of Aceh. The agricultural sector in Aceh not only contributes greatly to Regional Gross Domestic Product (GRDP), but also supports economic growth in the province. Therefore, development of the agricultural sector is the main key in developing the economy in Aceh Province (Gatra, 2018).However, the agricultural sector in Aceh faces the same problems, namely limited capital for farmers and agricultural business actors and a lack of capital resources in the form of working capital and investment that need to be addressed, even though it is very unfortunateFrom the results of research conducted by Sarah Nur Arifah, Yusrizal, Khairina Tambunan in one of the regions in Aceh province in 2020, it was concluded that the contribution of the sub-sector Agriculture in the Gross Regional Domestic Product (GRDP) of Bener Meriah Regency in 2020 was the highest in the plantation sub-sector at 20.39%, worth IDR. 741.50 billion of the total GRDP in the Agricultural sector of Bener Meriah Regency. The fisheries and livestock sectors are non-leading sectors(Sarah Nur Arifah, 2022).

Based on BPS data (2021), it shows that the main income of the Indonesian population in 73 thousand villages (87%) comes from the agricultural sector. This condition indicates that efforts to eradicate poverty, unemployment and food insecurity must be carried out by developing agriculture and rural areas(pertanian.go.id, 2021).



**Figure 3.**Main Income of Rural Population (Source: BPS, 2021)

There are several obstacles in channeling financing from financial institutions to the agricultural sector. Although there has been an increase in the distribution of financing to the agricultural sector from year to year, this increase is still not significant. The share of financing for the agricultural sector in total national banking credit is still relatively small, because the agricultural sector is considered to have a high risk by financial institutions. A loan system that requires collateral and interest payments is also a serious problem, especially for farmers who have limited cash circulation before harvest. This is where the role of sharia banking becomes important, because the principles of buying and selling and profit sharing in sharia banking are more in line with farmers' needs.(Maulida, 2017).

Data from the Financial Services Authority (OJK), the distribution of sharia banking financing to the agricultural sector is still relatively low, this is in line with research by the Ministry of Agriculture, although it has increased from year to year. After the Covid-19 pandemic, OJK supports strengthening the agricultural sector to become a priority sector. OJK's strong reason is because it saw several conditions where the agricultural sector was the only sector that experienced positive growth at the beginning of the Covid-19 pandemic, where the agricultural sector experienced growth of 2.15% in the third quarter of 2020. In overcoming this problem, financial institutions plays an important role. Banking has a function as a financial intermediary institution that collects funds from the public and distributes them in the form of credit (for conventional banking) or financing (for sharia banking). Therefore, the role of banking is very relevant in supporting the development of the agricultural sector(Mardiah, 2018).

The large agricultural potential in Aceh requires increased productive financing, especially from sharia banking. Bank Aceh Syariah has recorded an increase in financing distribution in the agricultural sector in recent years. However, this potential has not been fully exploited considering the very large role of the agricultural sector in Aceh. Nevertheless, there is still room to increase the distribution of financing in the agricultural sector by sharia banking. Director of PT.

Bank Aceh Syariah stated that although a large amount of financing funds had been released, only around 10% was allocated for the productive sector, especially the agricultural sector. By looking at the large agricultural potential in Aceh, increasing financing of the agricultural sector by sharia banking needs to be increased to provide a more significant impact(bankaceh.co.id, 2019).

In this research, Bank Aceh Syariah was chosen as the research subject because as a regional bank, this bank has a greater responsibility in encouraging economic growth, especially in the agricultural sector. The agricultural potential in Aceh has great opportunities to be developed, as illustrated by data on the superior agricultural potential in Aceh. By looking at the strategic role of the agricultural sector and its growth potential, Bank Aceh Syariah needs to increase productive financing, especially in the agricultural sector(Assad, 2011). Aceh's poor population is dominated by rural people who work as farmers. As a special region that applies sharia principles to its government system and regional financial system, the province of Aceh has not yet optimally empowered the agricultural sector. Bank Aceh as the only BPD bank that is a sharia commercial bank (BUS) has a responsibility to empower poor communities in Aceh, especially farmers, to implement the farmer empowerment model, not just distributing funds like other products.

## **LITERATURE**

### **Empowerment**

The term empowerment comes from the word "daya" which has the prefix ber-which becomes the word "empowered" meaning to have or have power or strength.(Widiastuti, 2015). Empowerment in Indonesian is a translation of the term empowerment in English. Literally it can be interpreted as "power", in the sense of giving or increasing power to weak or disadvantaged people(Alfitri, 2011). The concept of empowerment was born from developments in the minds of European society and culture that emerged in the 70s and continues to develop to this day. Historically, empowerment in modern European society is an act of human emancipation and liberalization from religious totalitarianism. Emancipation and liberalization as well as the restructuring of all power and control then become the substance of empowerment(Widiastuti, 2015).

### **Farmer**

Understanding Farmers Farmers can be defined as the work of utilizing biological resources carried out by humans to produce food, industrial raw materials, or energy sources, as well as to manage their living environment to meet living needs using traditional and modern equipment, the meaning of the word farmer According to the Big Indonesian Dictionary, a farmer is a person whose job

is farming(Poewodarminto, 2002). In general, the definition of agriculture is a human activity which includes farming, fishing and also forestry.

Farmers in a broad sense include all business activities that involve the use of living things (including plants, animals and microbes) for the benefit of humans. In a narrow sense, farming is also defined as the activity of using a plot of land to cultivate certain types of plants, especially seasonal ones(Margono, 2003). Farmers are people who carry out farming activities by utilizing all biological resources such as farming and raising livestock for household survival. Farmer. According to Slamet, farmers are people who own and work on their own land(Margono, 2003). Meanwhile, the definition of the farmer empowerment model is the pattern or variety used for the process of becoming empowered, given from parties who have power to parties who are less empowered, in this case farmers. In Latin, agriculture is called agriculture. Ager means field, land, field or moor, while cultiva means processing or cultivation. In terms of terminology, the word agriculture is land cultivation. In the Oxford Advanced Learner's Dictionary, the word agriculture means the science or practice of farming. The word farming means business that works or manages on a farm. The word farm means an area of land and buildings used for growing crops and/or keeping animals (keeping animals). According to Anwar Adiwilaga, quoted by Tati Nurmala, agriculture is the activity of raising plants and livestock on a plot of land, without causing the land to be damaged for further production.

### **Asset-Based Community Development (ABCD) Concept**

Partnership-Based Farmer Empowerment at Bank Aceh Syariah with strategies such as innovation in technology-based financing, increasing knowledge and skills through training and mentoring, collaboration and synergy with various related parties, digitalization of distribution and marketing of agricultural products, as well as improving production quality and application of technology Modern technology can be linked to the concept of Asset-Based Community Development (ABCD) (Syawal Harianto, 2024). The ABCD concept emphasizes community empowerment based on assets owned by the community itself. In this context, these assets can be knowledge, skills, natural resources, social networks and other potential possessed by farmers, academics and various related parties. Let's see how the ABCD concept relates to the existing strategy elements(Syawal Harianto, 2024)explained:

1. Innovation in Technology Based Financing:

ABCD will encourage the use of technology available in the community as an asset to facilitate financing and transactions in agricultural schemes.

2. Knowledge and Skills Improvement:

ABCD will emphasize individual empowerment by utilizing existing knowledge and skills in the community, including through collaboration with academics.

3. Collaboration and Synergy with Related Parties:

ABCD prioritizes cooperation and collaboration with various partners, such as Bank Aceh Syariah, the Department of Agriculture, and farmers, to maximize the use of existing resources in the community.

4. Digitalization of Distribution and Marketing of Agricultural Products:

The ABCD concept will encourage the use of digital technology available in the community to expand the reach of distribution and marketing of agricultural products.

5. Increasing Production Quality and Application of Modern Technology:

ABCD will encourage the use of existing knowledge and modern technology in the community to improve the quality of agricultural production.

Overall, the ABCD concept encourages asset-based empowerment owned by communities as a way to overcome challenges and develop potential. In the context of the Partnership-Based Farmer Empowerment Model at Bank Aceh Syariah, the ABCD approach will maximize the utilization of resources and potential in the agricultural community to achieve better growth and sustainability.

## **Literature Review**

From the results of the literature review search that the author conducted using the Publish or Perish (PoP) application, there are three types of partnership-based farmer empowerment models, including social, commercial and combined (social-commercial) models. Social model of farmer empowerment involving government, non-governmental organizations (NGOs), philanthropic institutions and commercial model farmers, this empowerment model in improving farmers' welfare involves financial institutions, or private companies and farmers in a mixed model (social and commercial model). Increasing farmer welfare involves cooperative institutions or collaboration between government, financial institutions/private companies and farmers. In general, there are two factors that are the problem of empowering farmers in Aceh, namely external problems and internal problems, where we can refer to the sub-problems of each problem in previous research through a literature review.

For internal problems, limited knowledge and skills, limited access to capital and technology, low quality agricultural products, lack of innovation in agricultural practices and risk management as found in research Zayanie et al., 2019 "Level of farmers' knowledge & skills on vermi-compost: A post training behavioral exploration of farmers in Bihar state, India" and Mark Appiah-Twumasi, Samuel A. Donkoh and Isaac Gershon Kodwo Ansah, "Farmer innovations in financing smallholder maize production in Northern Ghana" states Limited Knowledge and Skills is one of the internal problems. Next in the journal I. Anane, Y. Zhang, F. Nie, January 2021, "The Sources of Microfinance Capital and its Effects on Farmers access to Credit in Ghana" reveals that Limited Access to Capital and Technology is also part of the internal problem. Aichen Wang, Wen Zhang and Jiang Bo Li, 2022, "Internal Quality Grading Technologies and Applications for Agricultural Products" and Titania Aulia, et al., 2023, "Optimizing Agricultural Resource Potential Through Agricultural Innovation". Low Quality Agricultural Products. Muhammad Sohaib Ashraf, Ahmad Shukri Yazid, Norizan Binti Remli, 2023, "Impact of Financial Risk Management Practices on Islamic Banks



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For external problems, environmental problems, the impact of climate change and the threat of natural disasters as well as market price fluctuations, as revealed in research Yoji Kunimitsu, Gen Sakurai, Toshichika Iizumi, 2020, "Systemic Risk in Global Agricultural Markets and Trade Liberalization under Climate Change: Synchronized Crop-Yield Change and Agricultural Price Volatility" dan Abdi Hidayat, 2023, "The Impact of Climate Change on Agriculture and Adaptation Strategies Implemented by Farmers". Next, the second external factor is regulations and markets which consist of unstable agricultural policies, limited market access and distribution constraints on access to sharia financial services. As revealed in the research Yoji Kunimitsu, Gen Sakurai, Toshichika Iizumi, 2020, "Systemic Risk in Global Agricultural Markets and Trade Liberalization under Climate Change: Synchronized Crop-Yield Change and Agricultural Price Volatility", Abdi Hidayat, 2023, "The Impact of Climate Change on Agriculture and Adaptation Strategies Applied by Farmers", Saidi Abdelmajid, Ahmed Mukhtar, Mirza Barjees Baig & Michael R. Reed, 2021, Climate Change, Agricultural Policy and Food Security in Morocco, Štefan Bojnec, Imre Fertő, 2022, *Do different types of Common Agricultural Policy subsidies promote farm employment?*, Desy Puspitasari, Rulli Nasrullah, 2023, "Marketing Public Relations Farmers Market Ministry of Agriculture", Mawazo M. Magesa, Kisangiri Michael, Jesuk Ko, 2020, "Access and use of agricultural market information by smallholder farmers: Measuring informational capabilities", Hafizh Maulana, 2023, "Sharia Financing Development Model for the Agricultural Sector in Aceh Province: A Soft System Methodology Study", Ujwala Kambali, Niyaz Panakaje, 2022, A Review on Access to Agriculture Finance by Farmers and its Impact on their Income. Syawal Harianto, Muhammad Ramadhan & Andri Soemitra 2024, "Micro Waqf Bank Innovation Models in Aceh".

## RESEARCH METHODS

This research is a form of qualitative research using the Analytic Network Process (ANP) method. Analytic Network Process (ANP) is a mathematical theory that provides a framework for decision makers to evaluate interrelated factors and consider feedback systematically. Developed by Thomas L. Saaty, ANP is a method

in Multiple Criteria Decision Making (MCDM) that allows more complex and comprehensive analysis. ANP is an evolution of the Analytic Hierarchy Process (AHP), a method that focuses on a structured hierarchy of criteria. The difference is, ANP overcomes the limitations of AHP by expanding understanding of interdependencies and relationships between complex criteria. It allows decision makers to model and analyze situations where factors influence each other in a non-linear manner(Ascarya, 2005).

This research was carried out using a purposive sampling technique, so that the data obtained from informants was in accordance with the needs and objectives of the research. The sampling carried out was not intended to represent the population, but was based on the relevance and depth of the informants and based on friends who appeared in the field. The reason why purposive sampling technique is used is so that the sample criteria obtained are truly in accordance with the expected research(M. Ulwan, 2014).

As sources (informants) in this research consisted of: academic experts, authorities (regional government and OJK), farming communities, policy makers at Bank Aceh (directors), product knowledge division, marketing division and farmer customers.

## **DISCUSSION**

After conducting in-depth interviews with research informants and literature review through searching related literature, problem decomposition was carried out to construct a model that could facilitate understanding of the problem of partnership-based farmer empowerment at Bank Aceh Syariah. After the problem decomposition process, a general framework for problem analysis is obtained as the final result of this research:

1. There are two aspects that need to be considered, namely internal problems and external problems.
2. Internal problems consist of two elements, namely problems of limited resources, quality and innovation.
3. Meanwhile, external problems consist of two elements, namely environmental and regulatory and market aspects.
4. In looking for solutions to internal problems, there are two elements that need to be considered, namely solutions to limited resources and quality and innovation.
5. Likewise, in looking for solutions to external problems, there are two elements that need to be considered, namely solutions to environmental and regulatory and market aspects.
6. The model used in this study consists of five elements, namely improving production quality and applying modern technology, innovation in technology-based financing, increasing knowledge and skills through training and mentoring, collaboration and synergy with various related parties and digitizing the distribution and marketing of agricultural products.

It is hoped that this will help in providing a solution to the problem of partnership-based farmer empowerment at Bank Aceh Syariah systematically and scientifically.

## RESULTS

Determining the informants in this research was carried out using a purposive sampling technique, so that the data obtained from the informants was in accordance with the needs and objectives of the research. The sampling carried out was not intended to represent the population, but was based on the relevance and depth of the informants and based on friends who appeared in the field. The reason why purposive sampling technique is used is so that the sample criteria obtained are truly in accordance with the expected research (M. Ulwan, 2014).

In selecting informants, a purposive approach was used, taking into account the informants' understanding of partnership-based farmer empowerment at Bank Aceh Syariah. The number of informants involved in this research was 5 people, chosen taking into account their competence in providing views on the aspects that were the focus of the research. In analysis using the ANP method, the number of samples or respondents is not used as an indicator of validity. What is more important in the ANP method is the respondent's qualifications as an expert in their field. Therefore, the informants selected for this survey consisted of practitioners, regulators and academics involved in partnership-based farmer empowerment.

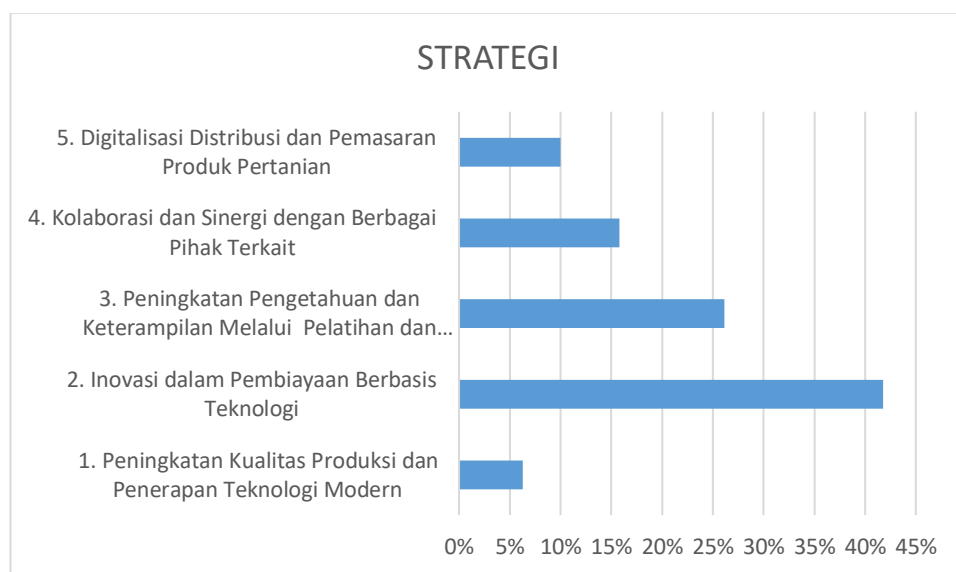
Priority strategies for implementing policies as can be seen in the table of strategic priority synthesis results and figure 4. According to the head of the farmer group, the agricultural service, OJK, Academics and Bank Aceh Syariah agreed that they are firstly Increasing Production Quality and Application of Modern Technology, secondly Innovation in Technology-Based Financing, thirdly Increasing Knowledge and Skills through Training and Mentoring, fourthly Collaboration and Synergy with Various Related Parties, and finally or fifthly digitizing the Distribution and Marketing of Agricultural Products. For more details, see the following table:

**Table Strategy Priority Synthesis Results**

STRATEGY	CTF	D.P	FSA	AK	BASS	Total	
						Gmean	R
1. Increasing Production Quality and Application of Modern Technology	0.15732	0.0632	0.06391	0.06322	0.06392	0.08231	5
2. Innovation in Technology-Based Financing	0.06371	0.41726	0.41662	0.41727	0.41675	0.34632	1
3. Increasing Knowledge and Skills through Training and mentoring	0.4168	0.26102	0.26027	0.26084	0.26043	0.29187	2

4. Collaboration and Synergy with Various Related Parties	0.26048	0.15801	0.15705	0.158	0.15583	0.17787	3
5. Digitalization of Distribution and Marketing of Agricultural Products	0.10169	0.10052	0.10215	0.10066	0.10306	0.10162	4
Kendall's Concordance (W)						0.82	

In this section, we will discuss the results of the synthesis of the strategy cluster to determine a partnership-based farmer empowerment strategy at Bank Aceh Syariah. Research data processed using Super Decision Software shows the order of strategic priorities according to the opinions of all respondents, as seen in Figure 4.



**Figure 4. Priority Synthesis Results Strategy Based on Average Value**

In this section, the results of the synthesis of the strategy cluster used to determine a partnership-based farmer empowerment model at Bank Aceh Syariah will be presented. Data that has been processed through Super Decision software produces the right strategic priorities according to the combined opinion of all respondents. The most important strategy is innovation in technology-based financing at 42%, followed by increasing knowledge and skills through training and mentoring at 26%, collaboration and synergy with various related parties at 16%, digitalization of distribution and marketing of agricultural products at 10%, and increase in production quality and application of modern technology by 6%.

The result of the rater agreement value for all respondents was 10%, which shows that the level of agreement of respondents regarding the priority order is high, namely 0.82 or 82%. To see the results of the priority synthesis for each respondent, you can see Figure 4.22 below. Therefore, it can be concluded that innovation in technology-based financing, increasing knowledge and skills through training and mentoring, collaboration and synergy with various related parties, digitizing the distribution and marketing of agricultural products, and improving the quality of production and application of modern technology are strategies for empowering farmers. partnership-based at Bank Aceh Syariah.

Strategies that can be taken are (1) Increasing production quality and application of modern technology, (2) innovation and protection of technology-based financing, (3) Increasing knowledge and skills through training and mentoring, (4) collaboration and synergy with various related parties, ( 5) Digitalization of distribution and marketing of agricultural products.

## **CONCLUSION**

Innovation in Technology-Based Financing has the highest Gmean or average value, namely 0.34632, meaning that if the empowerment model through innovation strategies in technology-based financing is implemented it will be able to increase farmers' welfare by 34.64%. Increasing Knowledge and Skills through Training and mentoring has the second highest Gmean or average value, namely 0.29187, meaning that if the empowerment model through the strategy of Increasing Knowledge and Skills through Training and mentoring is implemented it will be able to increase farmer welfare by 29.18%.

Collaboration and Synergy with Various Related Parties has the third highest Gmean or average value, namely 0.17787, meaning that if the empowerment model through the Collaboration and Synergy strategy with Various Related Parties is implemented it will be able to increase farmers' welfare by 17.78%. Digitalization of Distribution and Marketing of Agricultural Products has the fourth highest Gmean or average value, namely 0.10162, meaning that if the empowerment model through the strategy of Digitalization of Distribution and Marketing of Agricultural Products is implemented it will be able to increase farmers' welfare by 10.16%. Improving Production Quality and Application of Modern Technology has the fifth highest Gmean or average value, namely 0.08231, meaning that if the empowerment model through the strategy of Improving Production Quality and Application of Modern Technology is implemented it will be able to increase farmers' welfare by 8.23%.

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