
Feasibility Analysis of Shallot Farming in Cimaung District, Bandung Regency (Case Study of Female Farming Customers of Bank BTPN Syariah)

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Abstract

This research aims to analyze the feasibility and determine the obstacles faced by Women Farming Customers of Bank BTPN Syariah in carrying out shallot farming in the Cimaung District. This research was conducted in Sukamaju Village which was determined using purposive sampling. Respondents were determined using "purposive sampling" with a total of 3 BTPN Syariah Bank customers who received sharia financing. The analytical tools used in this research are descriptive analysis, cost and income analysis, and feasibility analysis (R/C and BEP). The results of the research show that the red onion farming of Bank BTPN Syariah customers in Cimaung District, Bandung Regency is suitable for cultivation based on the R/C ratio value of 2.51 which is greater than 1. Feasibility can also be seen from the BEP for production of 1,454 kg, which is smaller than the production of 2,667 kg, the price BEP of IDR 9,590/kg is smaller than the product selling price of IDR 16,875/kg, and the Revenue BEP of IDR 11,378,664 is smaller than the revenue of IDR 45,000,000. Obstacles to the red onion farming of Bank BTPN Syariah customers in Cimaung District, Bandung Regency include technical obstacles in the form of pest and disease attacks, as well as unpredictable weather. Meanwhile, the economic obstacles faced by Women Farmers are fluctuations in selling prices which can affect the income that Women Farmers will earn. Women Farmers, customers of Bank BTPN Syariah, are expected to pay attention to the weather at planting time to increase shallot productivity. And be more proactive in looking for information related to market information, especially product selling prices so as not to experience losses.

Keyword: Shallot Farming; Female Farming; BTPN Syariah; Sharia Financing

1. Introduction

Horticulture as part of the agricultural sector is in second place after food crops in contribution to Gross Domestic Product (GDP) in the agricultural sector. The horticulture subsector continues to show a trend of increasing contribution to GDP, especially in vegetable production. Vegetable plants have high economic value and play an important role in meeting the various needs of farming families. This can be seen from several phenomena, such as the relatively short lifespan of vegetable crops so they produce quickly, they can be cultivated easily using simple technology, and the high demand in the market because they are an important component in the family menu that cannot be substituted [1]. The non-substitutable nature of shallots makes the development of shallot cultivation businesses have clear prospects, namely shallots can bring in much greater profits compared to cultivating food crops such as rice or corn [2].

One horticultural commodity that has high economic value is shallots [3]. Shallots are a vegetable crop that has long been intensively cultivated in the field of horticulture [4]. Like other horticultural crops, the nature of shallots is easily damaged and after harvest can experience changes that tend to be detrimental if the post-harvest stage is not cared for properly. The unstable variability of shallot production causes price fluctuations. When the harvest is abundant, the price of shallots tends to be low, while when production decreases the price of shallots tends to be high

[5]. Efforts to overcome these fluctuating prices require preservation efforts that can bring economic benefits [6].

Shallots have an important role in people's lives because they are used as a basic ingredient, both as a vegetable, additional ingredient, and cooking spice. The high demand for shallots often exceeds the amount of production, so the government often imports it as a shortcut. Apart from that, another factor that causes imports is that shallots are seasonal, so outside the harvest season results in reduced shallot stocks [7].

The public's need for shallots continues to increase from year to year along with the increase in population and people's purchasing power. Therefore, to meet these needs, it needs to be balanced with adequate production levels. This production level is influenced by various factors such as land area, type of seed, use of fertilizers, pesticides, irrigation, labor, climate, and other factors [8].

Table 1. Harvest Area and Production of Red Onion Plants According to Districts in Bandung Regency in 2021.

No	Production	Production (Quintal)	Harvested Area (Ha)	Productivity (Kw/Ha)
1.	Ciwidey	603	5	120.60
2.	Rancabali	4,448	40	111.20
3.	Pasirjambu	2,670	19	140.53
4.	Cimaung	238,048	2,036	116.92
5.	Pangalengan	61,156	513	119.21
6.	Kertasari	223	2	111.50
7.	Pacet	77,129	652	118.30
8.	Ibun	41,172	348	118.31
9.	Paseh	12,966	113	114.74
10.	Cikancung	4,004	35	114.40
11.	Cicalengka	669	6	111.50
12.	Nagreg	684	6	114
13.	Ciparay	1,455	25	58.20
14.	Baleendah	438	4	109.50
15.	Arjasari	61,152	586	104.35
16.	Banjaran	248	3	82.67
17.	Cangkuang	1,985	17	116.76
18.	Pameungpeuk	305	2	152.50
19.	Soreang	8,213	74	110.99
20.	Kutawaringin	330	3	110
21.	Margaash	329	3	109.67
22.	Margahayu	109	1	109
23.	Cileunyi	441	4	110.25
24.	Cilengkrang	1,860	15	124
25.	Cimenyan	87,048	490	177.65
Bandung Regency		587,685	5,002	2,845.93

Source: BPS Bandung Regency [9]

Table 1 shows that there are 31 sub-districts in Bandung Regency and of the 31 sub-districts, there are 25 sub-districts, one of which is the center of shallot farming, one of which is Cimaung sub-district which is the sub-district with the highest overall harvest area and production of shallots compared to other sub-districts, with a harvest area of 2,036 ha with a production of 238,048 kw and productivity of 116.92 kw/ha. Cimaung District has great potential for shallot production because it is one of the main sources of livelihood for farmers in Cimaung District. The resources in this area are quite large in supporting the development of the agricultural sector, so shallot cultivation makes a huge contribution to the community's economy.

Table 2. Harvest Area, Production, and Productivity of Shallots in Cimaung District 2019-2022

Year	Production (Quintal)	Harvested Area (Ha)	Productivity (Kw/Ha)
2019	1,058	127,221	120.25
2020	768	93,220	121.38
2021	2,036	238,048	116.92
2022	2,021	249,509	123.46
Total	5,883	707,998	482.01
Average	1,470,750	176,999	120.502

Source: BPS Bandung Regency [9]

Based on Table 2. Shallot production in Cimaung District over the last 4 years has fluctuated from 2019 to 2022. It can also be seen that shallot productivity in Cimaung District, Bandung Regency has decreased in 2021, namely 116.92 kw/ha compared to the previous year, namely 121.38 kw/ha in 2020. Meanwhile, shallot productivity experienced the highest increase, which occurred in 2022, namely 123.46 kw/ha. This shows that shallot productivity in Cimaung District, Bandung Regency is experiencing fluctuations, meaning that productivity is not constant or changes from year to year.

This shows that the Cimaung Regency has great opportunities in cultivating shallots. However, high commodity production does not necessarily guarantee high income for shallot farmers. This is influenced by the prices received by farmers and the costs of using inputs. When cultivating shallots, it is inseparable from the capital required for the cultivation process, you need your capital from an institution. One financial institution that provides financing for business capital is Sharia Bank.

Sharia Bank is a financial institution that functions as a fund collector, and fund distributor and provides banking services to the public whose operational system is by Islamic law. Sharia National Pension Savings Bank (Bank BTPN Syariah) is a bank that is committed to providing opportunities for every community to realize good intentions more quickly, build a more meaningful life, and provide a meaningful impact on society. One of the products and services offered by Bank BTPN Syariah is financing specifically for productive underprivileged women consisting of micro, small, and medium entrepreneurs to improve their businesses.

2. Materials and Methods

This research was conducted in Cimaung District, Bandung Regency. Determination of the research area was determined using purposive sampling considering that the research location is one of the centers and development of shallot production in West Java. The unit of analysis in this research is the shallot farming business of Women Farmers of Bank BTPN Syariah in Cimaung District, Bandung Regency.

The respondents in this research were Women Farmers of Bank BTPN Syariah who cultivated shallot farming which was determined using purposive sampling (intentionally) because this research was a case study in Bank BTPN Syariah banking in Cimaung District, Bandung Regency. The number of Women Farmers who were accompanied was 39 Women Farmers with a population of 3 Bank BTPN Syariah customers who received sharia financing for shallot farming, so the sampling was carried out using a purposive sampling method, meaning that 3 Women Farmers who cultivated shallots were determined as the sample study.

2.1. Shallot Farming Income

Analysis of farming income can be formulated as follows [10]:

$$Pd = TR - TC$$

Description:

$$Pd = \text{Income (Rp)}$$

$$TR = \text{Total revenue/total receipts (Rp)}$$

$$TC = \text{Total cost/total costs (Rp)}$$

The income received by farmers can be determined using the formula [10]:

$$TR = P \times Q$$

Description:

TR = Total revenue

P = Price

Q = Quantity

Farming costs can be seen from the results using the formula [11]:

$$TC = FC + VC$$

Description:

TC = Total cost

FC = Fixed costs

VC = variable costs

2.2. Feasibility Analysis of Shallot Farming

R/C Ratio Analysis

In analyzing the feasibility of farming, can be determined by using the R/C Ratio analysis formula [11]:

$$R/C \text{ Ratio} = TR/TC$$

Description:

TR = Total revenue (total receipts)

TC = Total cost (total costs)

With the following criteria:

If the R/C Ratio is > 1 , then farming is worth pursuing.

If the R/C Ratio is < 1 , then farming is not worth running.

If R/C Ratio = 1, then the farm breaks even.

BEP analysis

According to [11], BEP analysis consists of 3 components, namely:

a. Production BEP, expressed by the formula:

$$BEP \text{ Production} = TC/P$$

Information:

FC = Fixed costs

P = Price

b. BEP Price, expressed by the formula:

$$BEP \text{ Price} = TC/Q$$

Information :

TC = Total cost

Q = Quantity/Production

b. BEP Revenue, expressed using the formula:

$$BEP \text{ Price} = FC/(1-VC/TR)$$

Information :

FC = Fixed Costs

VC = Variable Cost
 TR = Total Revenue

2.3. Analysis of Farming Constraints

Farming constraints were obtained by interviewing respondent farmers using a prepared list of questions (questionnaire). The analysis was carried out descriptively regarding the obstacles faced by farmers in shallot farming. According to [12], Obstacles in farming include technical, economic, and social obstacles. The technical aspect is an aspect that is needed to assess the readiness of a business, such as the availability of labor, seeds, pesticides, equipment, and so on. The economic aspect is an aspect related to cultivation activities, such as capital, namely the capital that farmers have in farming, whether it comes from their capital or assistance from other parties. Environmental and social aspects are general aspects such as the habits of a community group and customs.

3. Results and Discussion

3.1. Costs and Income of Shallot Farming

Red Onion Farming Production Costs

The average production costs incurred by female farmer respondents for shallot farming are detailed in Table 3.

Table 3. Average Production Costs in Shallot Farming in Cimaung District in 2023

No	Cost Detail	Cost
1.	Fixed Cost	
	a. Land rental costs (Rp/LLG/season)	891,667
	b. Equipment Depreciation Costs (Rp/LLG/ season)	171,017
	c. Bank Financing	5,833,333
	Total Fixed Cost (Rp/LLG/ season)	6,896,017
2.	Variable Cost	
	a. Production Facilities Cost (Rp/LLG/ season)	13,233,667
	b. Outside Family Labor Costs (Rp/LLG/HKO)	3,589,333
	c. Intside Family Labor Costs (Rp/LLG/HKO)	816,667
	Total Variable Cost (Rp/LLG/season)	17,639,667
	Total Cost Production (Rp/LLG/season)	24,535,684

Source: Processed Primary Data, 2023

Based on table 3, shows that the average production cost of shallot farming is IDR 24,535,684 per LLG/season (IDR 70,101,954 per ha/season). Production costs in this research are all costs incurred by farmers for shallot farming in one production. Production costs are divided into two, namely fixed costs and variable costs. The average fixed costs are Rp. 6,896,017 per LLG/season (Rp. 19,702,906 per ha/season) and the average variable costs are Rp. 17,639,667 per LLG/season (Rp. 50,399,049 per ha/season). Fixed costs consist of tax costs, land rental, equipment depreciation, and bank financing, while variable costs consist of production facility costs and labor costs.

Fixed cost

Fixed costs in this research are costs whose value does not change and are still incurred without being influenced by production. Fixed costs consist of tax costs, land rental costs, equipment depreciation costs, and fixed financing. The average tax costs, land rental costs, equipment depreciation costs, and fixed financing can be seen in Table 4. Details of the average equipment depreciation can be seen in Table 4.

Table 4. Average Cost of Depreciation of Equipment for Women Farming Respondents in Shallot Farming in Cimaung District in 2023

No	Description	Purchase Price (Rp)	Depreciation Cost (Rp/LLG/season)
1.	Hoe	63,333	10,266
2.	Sprayer	1,733,333	130,000
3.	Machete Knife	46,666	10,667
4.	Small Hand Hoe	30,000	11,250
5.	Bucket	18,333	8,833
Total Equipment Depreciation Costs		1,891,665	171,016

Source: Processed Primary Data, 2023

Based on Table 4, it is known that the average purchase price of equipment used to carry out shallot farming is IDR 1,891,665, with depreciation costs of IDR 171,016 per LLG/season. The highest depreciation costs are in the form of sprayers with an average of IDR 130,000 per LLG/season, and the lowest depreciation costs are in the form of buckets with an average of IDR 8,833 per LLG/season. These tools are the female farmer respondent's tools which are used when onion production is carried out.

Variable Costs

Variable costs in this research are costs incurred by female farmers for shallot farming, which change in nature and are influenced by the size of the production output. Variable costs can be seen in Table 3 which consists of production facility costs and labor costs. Costs of production facilities are costs consisting of seeds, fertilizer, medicines, and other costs. The details of the costs of production facilities can be seen in Table 5.

Table 5. Average Cost of Shallot Production Facilities in Cimaung District in 2023

No	Type of Facilities Production	Quantity	Price (Rp)	Usage Value (Rp/LLG/season)
1.	Seeds (kg)	167	34,000	5,900,000
	Total			5,900,000
2.	Fertilizer			
	Manure (kg)	2,417	1,113	2,773,333
	NPK (kg)	100	5,333	733,333
	Phonska (kg)	33.33	3,333	333,333
	Dolomite Lime (kg)	1.67	5,333	26,667
	Supergrow (bottle)	3	21,667	98,333
	Manjat (bottle)	1	38,333	115,000
	Total			4,080,000
3.	Pesticides			
	Demolish (bottle)	3.33	16,000	160,000
	Antracol (kg)	4	88,333	533,333
	Calicron (botol)	3	231,667	795,000
	Abacel (botol)	0.67	36,667	73,333
	Cardilac (kg)	1	36,667	110,000
	Dargo (kg)	1.33	40,000	160,000
	Amistratop (botol)	0.33	120,000	120,000
	Total			1,951,667
4.	Other Costs			
	Sack	39.33	2,000	78,667
	Rope	2.67	15,000	40,000
	Mini Tractor Rental	1	1,183,333	1,183,333
	Total			1,302,000
Total Facilities Production Cost				13,233,667

Source: Processed Primary Data, 2023

Based on Table 5, it can be seen that the use and costs of production facilities for purchasing seeds, fertilizer, medicines, and other costs with an average seed purchase cost of IDR 5,900,000/LLG/season (IDR 16,857,143/ha/season), the average cost for purchasing fertilizer is Rp. 4,080,000/LLG/season (Rp. 11,657,143/ha/season), the average cost for purchasing pest and disease control drugs is Rp. 1,951,667/LLG/season (Rp. 5,576,191/ha/season), and average other costs are Rp. 1,302,000/LLG/season (Rp. 3,720,000/ha/season).

The results of this research are in line with research conducted by [13], which states that the highest cost in the cost of production facilities is the use of seeds, due to the large number of seeds needed and the high price of seeds. Apart from input costs, variable costs also include labor costs. In this research, labor costs are divided into two, namely labor costs within the family and labor costs outside the family. Labor costs within the family are not taken into account because they are not paid, while labor costs outside the family are taken into account to analyze the income and feasibility of shallot farming because the costs are paid for shallot farming. Details of labor costs outside the family can be seen in Table 7 and details of labor costs within the family are in Table 6.

Based on Table 6, it can be seen the average labor costs in the family for each of the activities of the female farmer respondents in shallot farming in Cimaung District. The highest costs are for planting activities amounting to Rp. 186,667/LLG/season (Rp. 533,334/ha/season) and the lowest costs for irrigation and transportation activities are Rp. 23,333/LLG/season (Rp. 66,666/ha/season).

Table 6. Average Labor Costs in the Family of Female Farming Respondents in Cimaung District in 2023

No	Type of Activity	Cost (Rp/LLG)
1.	Land processing	140,000
2.	Planting	186,667
3.	Fertilization	140,000
4.	Weeding	140,000
5.	Spraying	70,000
6.	Irrigation	23,333
7.	Harvest	93,333
8.	Freight	23,333
Total		816,667

Source: Processed Primary Data, 2023

The results of this research are inversely proportional to the results of research conducted by [13], which states that the highest costs are in land processing activities. This is because in this study not all respondents used tractor machines in land processing activities so they had to use a large number of workers. This is more than this research, and the lowest costs in this research are the same as this research, namely for irrigation activities.

Table 7. Average Cost of Labor Outside the Family of Female Farming Respondents in Cimaung District in 2023

No	Type of Activity	Cost (Rp/LLG)
1.	Land processing	70,000
2.	Planting	259,333
3.	Fertilization	0
4.	Weeding	0
5.	Spraying	0
6.	Irrigation	0
7.	Harvest	560,000
8.	Freight	2,700,000
Total		3,589,333

Source: Processed Primary Data, 2023

Based on Table 7, it can be seen the average cost of labor outside the family for each of the female farmer activities of the shallot farming respondents in Cimaung District. The highest costs are for transportation activities of IDR 2,700,000/LLG/season (IDR 7,714,286/ha/season), and the lowest costs are for land processing activities of IDR 70,000/LLG/season (IDR 200,000/ha/season). Some activities are unpaid (Rp 0) because the activities are carried out by the Women Farmers themselves without involving workers outside the family.

The results of this research are different from the results of research conducted by [13], which states that the highest costs are in land processing activities. This is because in this study the highest costs were for transportation activities. After all, the planting location was in a hilly area which was difficult to reach for workers with large vehicles (four-wheeled), so it required a lot of workers with small vehicles (two-wheeled) in the transportation process.

Production, Revenue, and Income of Shallot Farming

The production referred to in this research is the result of production in one production. Revenue is the product of the amount of production and the price in effect when the farmer sells his shallot production, and shallot farming income is the difference between the total costs and the total receipts obtained by the female farmer respondents. The details for average production, receipts, and income can be seen in Table 8.

Table 8 shows that the average amount of production produced by shallot farmers is 2,667 kg/LLG/season (7,620 kg/ha/season), which is still low compared to shallot productivity in West Java which is 110,373 Kw/Ha. The average selling price of shallots is IDR 16,875/kg which is still low compared to the selling price in West Java of 40,000/Kg. The average income obtained by farmers is Rp. 20,464,317 per LLG/season (Rp. 58,469,477 /ha/season), obtained from the difference between the average income of Rp. 45,000,000 per LLG/season (Rp. 128,571,429/ha/season) and average production costs of IDR 24,535,683 per LLG/season (IDR 70,101,951/ha/season).

Table 8. Average Production, Revenue, and Income of Women Farming Respondents from Shallot Farming in Cimaung District in 2023

No	Description	Value per LLG/season
1.	Production (kg)	2,667
2.	Selling price (Rp/kg)	16,875
3.	Revenue (Rp)	45,000,000
4.	Production cost (Rp)	24,535,683
5.	Income (Rp)	20,464,317

Source: Processed Primary Data, 2023

3.2. Feasibility of Shallot Farming

The feasibility analysis used to determine whether or not red onion farming is feasible in Cimaung District, Bandung Regency is by using R/C ratio and BEP (Break Even Point) analysis.

RC Ratio Feasibility Analysis

The results of the feasibility analysis of the R/C ratio of shallot farming can be seen in Table 9. Based on Table 9, it can be seen that the results of the calculation of the feasibility analysis of red onion farming in Cimaung District, Bandung Regency, obtained an average RC ratio value of 2.51, which means that for every Rp. 1 spent by the Farming Woman, a revenue of Rp. 2.51 will be obtained. Thus, shallot farming in Cimaung District, Bandung Regency is worthy of cultivation and development.

Table 9. Feasibility Analysis of the R/C Ratio of Shallot Farming in Cimaung District in 2023

No	Description	Value (per LLG/season)
1.	Revenue (TR)	45,000,000
2.	Production Costs (TC)	17,885,683
3.	Fixed Cost (FC)	1,062,683

4.	Variable Cost (VC)	16,823,000
5.	R/C (TR/TC)	2.51

Source: Processed Primary Data, 2023

The results of this research are in line with research conducted by [13], which stated that in this research an R/C ratio value of >1 was obtained, namely 1.69, which means that the farming in this research was worth pursuing.

BEP (Break Even Point) Feasibility Analysis

The results of the feasibility analysis using BEP can be seen in Table 10. Based on table 10, shows that financially shallot farming in Cimaung District, Bandung Regency is feasible based on the BEP. This can be seen from the production BEP of 1,454 kg, which is smaller than the production of 2,667 kg, the price BEP of IDR 9,590/kg is smaller than the product selling price of IDR 16,875/kg, and the revenue BEP of IDR 11,378,664 is smaller than the revenue of IDR 11,378,664. IDR 45,000,000.

Table 10. Feasibility Analysis of Shallot Farming in Cimaung District in 2023

Description	Symbols	Unit	Value
Production	Q	Kg	2,667
Selling Price	P	Rp/kg	16,875
Total Revenue	TR	Rp	45,000,000
Total Fixed Cost	TFC	Rp	6,896,017
Total Variable Cost	TVC	Rp	17,639,667
Total Cost	TC	Rp	24,535,683
BEP Production		Kg	1,454
BEP Price		Rp/kg	9,590
BEP Revenue		Rp	11,378,664

Source: Processed Primary Data, 2023

The results of this research are in line with research conducted by [13], which states that financially the farming in this research is worth pursuing because the revenue BEP is smaller than total revenue, the production BEP is smaller than production, and the price BEP is smaller than the selling price product.

3.3. Obstacles to Shallot Farming

In carrying out shallot farming, there are several obstacles/obstacles faced by Women Farmers. Constraints can affect the amount of production that Women Farmers will produce. Details of the constraints/obstacles faced by respondent farmers in the Ciamuang sub-district, Bandung Regency can be seen in Table 11.

Table 11. Obstacles to Shallot Farming in Cimaung District in 2023

No	Constraint	Number (People)	Percentage (%)
1.	Pests and Diseases	3	100
2.	Selling Price Fluctuations	2	66.7
3.	Unpredictable Weather	3	100

Source: Processed Primary Data, 2023

Based on Table 11, shows that there are 3 obstacles faced by Women Farmers when carrying out shallot farming, with the biggest obstacles faced by respondents in the research area being pests and diseases, and unpredictable weather, each with a total of 3 people with a percentage of 100%. Another obstacle faced by respondents was the fluctuation in selling prices by 2 people with a percentage of 66.7%.

All respondent farmers experienced pest and disease attacks because the research area is an area that has quite high rainfall and air humidity. Pests that usually attack shallots are armyworms, and diseases that usually attack shallot plants are purple spots (Trotol). According to [14], during the rainy season, plants are usually vulnerable to attack by pests and diseases because it causes

higher air humidity. This has an impact on the production that farmers will get so it can cause losses for farmers.

The problem of selling price fluctuations that female farmers often complain about is that fluctuating selling prices make it difficult for female farmers to estimate the time to carry out shallot farming. The availability of excess shallot supply usually occurs due to simultaneous harvest, resulting in fluctuations in the price of shallots based on supply and demand. According to [14], states that fluctuations in shallot prices occur based on supply and demand. By the law of supply, the higher the price, the more products are offered by producers, and vice versa, the law of demand states that the higher the price, the lower the demand.

There is also the problem of uncertain weather factors when carrying out shallot farming which can disrupt growth. In the rainy season, plants are usually vulnerable to attack by pests and diseases because it causes air humidity to be higher and during the dry season, Women Farmers find it difficult to carry out shallot farming due to the lack of water flow, so Women Farmers have to limit their production of shallots, which results in production delays. According to [15], stated that when the research began the weather was unpredictable, thus triggering pest and disease attacks which could disrupt the growth of shallot plants.

4. Conclusion

Shallot farming in Cimaung District, Bandung Regency is feasible based on the R/C ratio of 2.51 which is greater than 1. Feasibility can also be seen from the production BEP of 1,454 kg, which is smaller than the production of 2,667 kg, the price BEP is IDR 9,590/ kg is smaller than the product selling price of IDR 16,875 /kg, and BEP Revenue of IDR 11,378,664 is smaller than revenue of IDR 45,000,000. The obstacles to shallot farming in Cimaung District, Bandung Regency, are technical obstacles in the form of pest and disease attacks, as well as unpredictable weather. Meanwhile, the economic obstacles faced by Women Farmers are fluctuations in selling prices which can affect the income that Women Farmers will earn. The capital obtained from BTPN Syariah provides benefits for Tani Women customers in carrying out shallot cultivation businesses in Cimaung District, Bandung Regency.

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