

## *Design Innovative Solution Model for Banking Specific Financing in Rice Commodity Agribusiness in South Sulawesi*

### **Rancang Model Solusi Inovatif Skim Pembiayaan Spesifik Perbankan pada Agribisnis Komoditas Padi di Sulawesi Selatan**

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#### **ABSTRACT**

*The long history of agricultural credit schemes in Indonesia as the track record revealed was distinctively divided into (i) Pre-Social Development (1964), (ii) Socio-national Development and Collaboration (1965-1970), Completed Social Development (1970-1984), (iv) Farm Credit (1985-1999), (v) Food Security Credit (2000), (vi) Energy and Food Security Credit (2007), (vii) People Business Credit (2007 – up to recent time). Nevertheless, up to these days non of the agricultural financing schemes that are consistently specified to rice product commodity development. This research aimed at 1. Analyzing the obstacles hindering the distribution of the rice commodity agribusiness financing scheme specifically viewed from the collaborative side of financial institution and rice agribusiness farmers, 2. Comprehensively analyzing the procedural system for distributing financing schemes implemented to rice agribusiness farmers mainly viewed from the aspects of (i) credit interest rate, (ii) credit limit, (iii) credit recipients, (iv) credit disbursement, (v) credit refund, (vi) credit refund time, and (vii) credit collateral 3. Designing an innovative solution model for banking specific financing reserved to rice commodity agribusiness farmers. The findings of this collaborative research were as follow: (1) obstacles hindering banking institutions from distributing fund to rice farmers were the credit allocation policy itself that is relatively centralized, whereas from the side of agribusiness doers seemed to derived from the weakness of finance administration system as well as the less of bankable collateral values; (2) Financing schemes disbursement procedural system implemented by credit channelling agencies such as BRI, BNI, and other local banks did not meet with the needs and expectation of agribusiness doers, sophisticated, and too bureaucratic as well, (3) the innovative solution model for bank financing specified to rice commodity agribusiness resulted of this collaborative research was called Rice Agribusiness Credit Scheme (RACS) in which local government squeeze as both coordinator and coach.*

**Keywords:** *innovative model; specific financing scheme; bankings; rice commodity agribusiness.*

#### **ABSTRAK**

Sejarah panjang skema kredit pertanian di Indonesia sebagaimana track record terungkap secara khusus dibagi menjadi (i) Pembangunan Pra-Sosial (1964), (ii) Pembangunan dan Kerjasama Sosial-nasional (1965-1970), Pembangunan Sosial Selesai (1970- 1984), (iv) Kredit Pertanian (1985-1999), (v) Kredit Ketahanan Pangan (2000), (vi) Kredit Energi dan Ketahanan Pangan (2007), (vii) Kredit Usaha Rakyat (2007 – sampai saat ini) . Namun demikian, hingga saat ini belum ada skema pembiayaan pertanian yang secara konsisten dikhususkan untuk pengembangan komoditas produk beras. Penelitian ini bertujuan untuk 1. Menganalisis kendala yang menghambat penyaluran skema pembiayaan agribisnis komoditas beras khususnya dilihat dari sisi kerjasama lembaga keuangan dan petani agribisnis padi, 2. Menganalisis secara komprehensif sistem prosedur penyaluran skema pembiayaan yang dilaksanakan kepada petani agribisnis padi terutama ditinjau dari aspek (i) suku

bunga kredit, (ii) pagu kredit, (iii) penerima kredit, (iv) penyaluran kredit, (v) pengembalian kredit, (vi) waktu pengembalian kredit, dan (vii) agunan kredit 3 Merancang model solusi inovatif untuk pembiayaan khusus perbankan yang diperuntukkan bagi petani agribisnis komoditas beras. Temuan penelitian kerjasama ini adalah: (1) kendala yang menghambat lembaga perbankan dalam menyalurkan dana kepada petani padi adalah kebijakan alokasi kredit itu sendiri yang relatif terpusat, sedangkan dari sisi pelaku agribisnis tampaknya bersumber dari lemahnya administrasi keuangan. sistem serta nilai agunan yang kurang bankable; (2) Sistem prosedur penyaluran skema pembiayaan yang diterapkan oleh lembaga penyalur kredit seperti BRI, BNI, dan bank lokal lainnya tidak sesuai dengan kebutuhan dan harapan pelaku agribisnis, canggung, dan terlalu birokratis, (3) model solusi inovatif untuk pembiayaan bank yang dikhususkan untuk agribisnis komoditas beras hasil kerjasama penelitian ini disebut Rice Agribusiness Credit Scheme (RACS) dimana pemerintah daerah berperan sebagai koordinator dan pembina.

**Kata kunci:** model inovatif; skema pembiayaan spesifik; perbankan; agribisnis komoditas padi.

## I. INTRODUCTION

The development of food farm agribusiness as an intergal part of national development plays strategic roles in improving gross national income, food supply, raw material supply for industries, increasing export and foreign exchange, poverty alleviation, providing job and business opportunity, improving farmers' income as well as social welfare. To sustainably make real the strategic roles of the food farm agribusiness then the financing accessibility as a whole cannot be put separated between one another.

Saragih (1998) states that next few years, Indonesian agribusiness sector will still widely and openly be developed under the potential market endorsement. The prospect of the agribusiness sector can be traced back both from supply and demand sides. Viewed from the supply side, the agribusiness sector development in Indonesia has the following economic prospects:

- (a) The basic agribusiness resources such as tropical climate, biodiversity both on land and in water.
- (b) Fishery resources in the form of wide water resource covering 5 – 7 million kms as well as off shore line stretching up to 91.000 km length, the longest in the world.
- (c) Plantation commodity in which several commodities are predicted to be the biggest product all over the world, among all are coconut crude oil, coconut palm oil, rubber, cocoa, tea, and coffee.
- (d) Livestock commodity, mainly head days with its strong feather considered the strongest in Asia for feather industries commodity.

Viewed from the demand side, the prospect of the agribusiness sector development in Indonesia can be described as follows;

- (a) Per capita consumption on agribusiness food product during these days is still considered the lowest in the world such as in the sector of fishery, vegetables, fruits, flesh, and eggs, exceptional for rice consumption that is the highest in the world.
- (b) Marketing opportunities for the agribusiness products are still largely open all over the international markets.
- (c) The development of non-agro based industry mainly in countries with narrow areas.

Although considered the most strategic, agribusiness sector especially in rural areas is frequently headed to various complicated problems, mainly the low capital possession of the farmers. As the most essential factor in improving rural society welfare, the low capital possession is completely possible to restrict the agribusiness development chance (Hamid, 1986).

The long history of agricultural credit schemes in Indonesia as the track record revealed were distinctively divided into (i) Pre-Social Development (1964), (ii) Socio-national Development and Collaboration (1965-1970), Perfected Social Development (1970-1984), (iv) Farm Credit (1985-1999), (v) Food Security Credit (2000), (vi) Energy and Food Security Credit (2007), (vii) People Business Credit (2007 – up to recent time). Nevertheless, up to these days non of the agricultural financing schemes that are consistently specified to rice product commodity development.

In relation to the above description, the here and now issues mainly during the covid-19 widespread, discussion related to the agribusiness case is still considered the most critical point of development under the question “when will the rice farmers could gain easy access to get banking credit specified to rice commodity agribusiness sector” in this agricultural country?

Data found up to this recent time indicated that financing distribution in the agricultural sector is around Rp. 149,7 billion or only 5,5% of the total banking credit reaching Rp. 2.721,9 billion. From the Rp. 149,7 billion, 63,5% was distributed to plantation sector, and only Rp. 6,18 billion (4,1%) that was deserved to rice commodity development, Rp. 3,07 billion (2,1) deserved to nursery and sheep cultivation, Rp. 843 million was deserved to horticultural commodity (Zulkifli, 2019).

The low amount of credit deserved to rice food sector, i.e., only Rp. 6,18 billion (4,1%) was mainly caused by the non distinctive policy held by fund agencies between farm and nonfarm sectors related to the implementation of credit scheme procedural system, especially viewed from (a) interest rate, (2) the highest limit credit, (c) credit recipients, (d) credit distribution, (e) credit refund, (f) refund time limit credit, and (g) collateral (Zulkifli, 2019).

The impartial policy to rice agribusiness commodity related to banking financing greatly affected the coaching capacity of the rice farmers in adopting advanced technologies like qualified seeds, balanced fertilizing, the use of tools and agricultural engines, water pumps, tractors, thresher powers, 4.0 based industrial revolution for combined harvester and product management in promoting rice product plus values cannot be realized easily.

Following the financing issue related to the food sector as described earlier, the researcher under the sponsorship of director general of education undertook several academic studies as follow, (1) agribusiness-based alternative financial institution model (agricultural bank) in Indonesia (Hibah Bersaing 2007 and 2008), (2) crunch credit and banking disintermediation undergone by agricultural sector in Indonesia (Fundamental 2009 and 2010), flagship agribusiness sector financing in South Sulawesi (Hibah Bersaing 2012), and flagship agribusiness sector financing in South Sulawesi (Stranas 2013).

Since the academic studies conducted under the sponsorship of director general of education unconsidered the best solution for agricultural sector development, the existence

of research proposal under the collaboration of agricultural development research centre, Ministry of Agriculture and the Faculty of Agriculture, University of Muhammadiyah Makassar is highly expected to be the best solution in creating new innovation for the development of science and technology through profound and comprehensive studies on **The Development of Innovative Solution Models for Banking-Specific Financing Schemes to Agribusiness Sector in South Sulawesi** for the purpose of supporting the independence of national food security as well as in improving income and welfare of agribusiness people. The aim of this research is;

- (a) Profoundly analyze the obstacles related to the distribution of rice agribusiness financing scheme viewed from financial institution and from rice commodity agribusiness farmers,
- (b) Comprehensively analyzing the procedural system for distributing financing schemes implemented to rice agribusiness farmers mainly viewed from the aspects of (i) credit interest rate, (ii) credit limit, (iii) credit recipients, (iv) credit disbursement, (v) credit refund, (vi) credit refund time, and (vii) credit collateral,
- (c) Designing an innovative solution model for banking specific financing reserved to rice commodity agribusiness farmers.

## II. RESEARCH METHOD

This collaborative research was conducted during July up to December 2021 in five regencies of South Sulawesi, i.e. Pangkep, Maros, Gowa, Takalar, and Bantaeng. Data analysis method applied in this research was the combination of comparative-causal analysis and descriptive-quantitative study. The comparative-causal study was done in identifying financing programs issued by local banks specifically reserved to padi agribusiness farmers in the regencies of this research coverage.

## III. RESEARCH FINDINGS AND DISCUSSION

### 1. Analysis on the Obstacles Hindering the Distribution of the Rice Commodity Agribusiness Financing Scheme Specifically Viewed from Both Sides of Financial Institution and Rice Agribusiness Farmers

Data analysis results identifying the obstacles hindering the distribution of the rice commodity agribusiness financing scheme specifically viewed from both sides of financial institution and rice agribusiness farmers in five regencies of which this collaborative research conducted revealed that there were several obstructions derived from both the financial institution agencies and from the side of rice commodity agribusiness farmers. From the side of financial institution agencies the obstacle tended to be policy-oriented of which all decisions are relatively centralized whereas from the side of rice commodity agribusiness farmers the obstacles are mainly related to the weaknesses of financial administration system as well the unbankable collateral values possessed by rice farmers in South Sulawesi.

A more profound and comprehensive description related to the identification problem on the credit distribution schemes specified to rice agribusiness doers are presented in the following tables.

**Table 1.** Data Analisis on the obstacles hindering the distribution of the rice commodity agribusiness financing scheme specifically viewed from both sides of financial institution and rice agribusiness farmers in South Sulawesi Regencies covering Pangkep, Maros, Gowa, Takalar, and Bantaeng, fiscal year 2021.

EVALUATION ISSUE/ CRITERIA	GENERAL CONCLUSION
External Environment	EXTERNAL OBSTACLES
<ul style="list-style-type: none"> <li>▪ Regulation</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies:                             <ul style="list-style-type: none"> <li>▪ Regulations available are assumed to be highly centralized in that local officials are strictly restricted in making contract decisions with the rice commodity agribusiness doers.</li> <li>▪ The same and appropriate regulations with conditions of developing agribusiness farmers within the regencies of this coverage research have not yet available.</li> </ul> </li> <li>2. Agribusiness Farmers :                             <ul style="list-style-type: none"> <li>▪ Inadequacy knowledge of the agribusiness farmers related to the development programs, regulations, as well as banking credit requirements of the local banks.</li> <li>▪ Agribusiness farmers cordially expect that banking credit requirements mainly that of collateral values can well be loosened up.</li> </ul> </li> </ol>
<ul style="list-style-type: none"> <li>▪ Opportunity</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies: Although the agribusiness farmers' competitiveness considered low they still openly have the chance to get bank credit or loan from other agencies.</li> <li>2. Agribusiness Farmers: Farmers generally have very restricted access to get financial credit for the purpose of business development and marketing.</li> </ol>
<ul style="list-style-type: none"> <li>▪ Communication</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies:                             <ul style="list-style-type: none"> <li>▪ Coordination among related institutions is completely weak.</li> <li>▪ Program dissemination and agribusiness farmer financing seem to run separately.</li> </ul> </li> <li>2. Agribusiness Farmers : Access to business development information center is weak.</li> </ol>
<ul style="list-style-type: none"> <li>▪ Interest</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies:                             <ul style="list-style-type: none"> <li>▪ The priority lies on the security of disbursed funds.</li> <li>▪ Limited funding for agribusiness farmer development.</li> </ul> </li> <li>2. Agribusiness Farmers : Business development related to technology and product quality.</li> </ol>
Internal Environment	INTERNAL OBSTACLES
<ul style="list-style-type: none"> <li>▪ Process</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies:                             <ul style="list-style-type: none"> <li>▪ Find it hard in business measurement and development.</li> <li>▪ Weaknesses of financial administration.</li> </ul> </li> <li>2. Agribusiness Farmers : Find it hard to meet the system and administrative requirements according banking standard especially in relation to financial report and collateral problem.</li> </ol>
<ul style="list-style-type: none"> <li>▪ Capacity</li> </ul>	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies:                             <ul style="list-style-type: none"> <li>▪ Limited capacity of agribusiness farmers.</li> <li>▪ Inadequacy access and use of regional banks related to credit availability disbursed to agribusiness farmers.</li> </ul> </li> <li>2. Agribusiness Farmers:</li> </ol>

EVALUATION ISSUE/ CRITERIA	GENERAL CONCLUSION
▪ Collateral	<p>Find it hard to meet the collateral requirements as well as in understanding the limited production capacity.</p> <ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies: <ul style="list-style-type: none"> <li>▪ The availability of collateral is still the main problem of agribusiness farmers to get financial credit.</li> <li>▪ Credit collateral system needs to be completed.</li> </ul> </li> <li>2. Agribusiness Farmers: <p>Agribusiness farmers commonly realize that they do not have adequate bankable asset for banking collateral.</p> </li> <li>3. Agribusiness farmers assume that bankable assets as the main hindrance to get financial credit.</li> </ol>
▪ Economic Condition	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies: <p>Completely realize the interrelationship between agribusiness farmers performance and macro-economy conditions.</p> </li> <li>2. Agribusiness Farmers: <p>Business performance is highly influenced by product price conditions.</p> </li> </ol>
▪ Capital	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies: <p>Perceive that agribusiness farmers often take advantage of credit that is not according to its designation.</p> </li> <li>2. Agribusiness Farmers : <ul style="list-style-type: none"> <li>▪ Realizing their restricted business capital .</li> <li>▪ Frequently obstructed by inavailability of bankable collateral asset.</li> </ul> </li> </ol>
▪ Carracter	<ol style="list-style-type: none"> <li>1. Regional Banks and other Agencies: <ul style="list-style-type: none"> <li>▪ Inavailability of fixed core business of the agribusiness farmers.</li> <li>▪ Frequent business change as an effect of inavailability of fixed business choice of agribusiness farmers.</li> </ul> </li> <li>2. Agribusiness Farmers : <p>The awareness of confirming change of business pattern, business opportunity, business climate, etc., but without careful consideration of business feasibility.</p> </li> </ol>

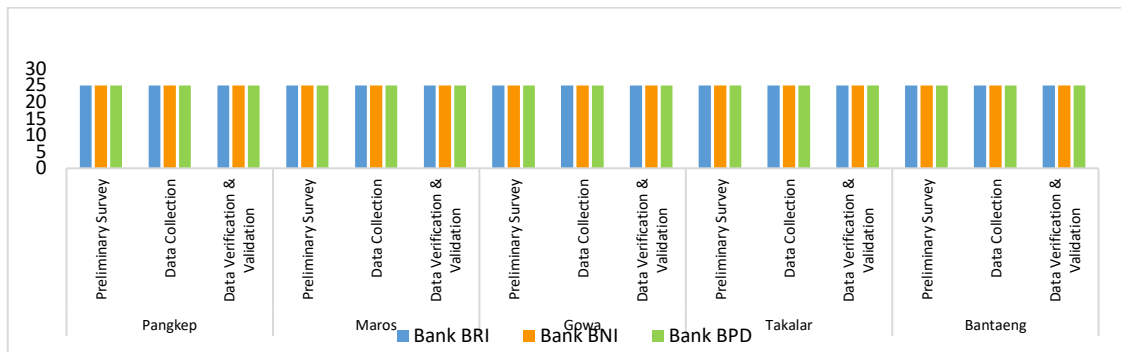
Source: Analisis indepth-interview, 2021.

## 2. Comprehensively Analyzing the Procedural System for Distributing Financing Schemes Implemented to Rice Commodity Agribusiness Farmers

Comprehensive analysis results related to the procedural system for distributing financing schemes deserved to rice agribusiness farmers mainly viewed from the aspects of (i) credit interest rate, (ii) credit limit, (iii) credit recipients, (iv) credit disbursement, (v) credit refund, (vi) credit refund time, and (vii) credit collateral showed that all (100%) respondents (farmers) within this research coverage stated if the procedural system for distributing financing schemes applied to rice agribusiness farmers issued by financial agencies i.e., BRI, BNI, and BPD inadually fulfilled their needs and expectation to develop their business.

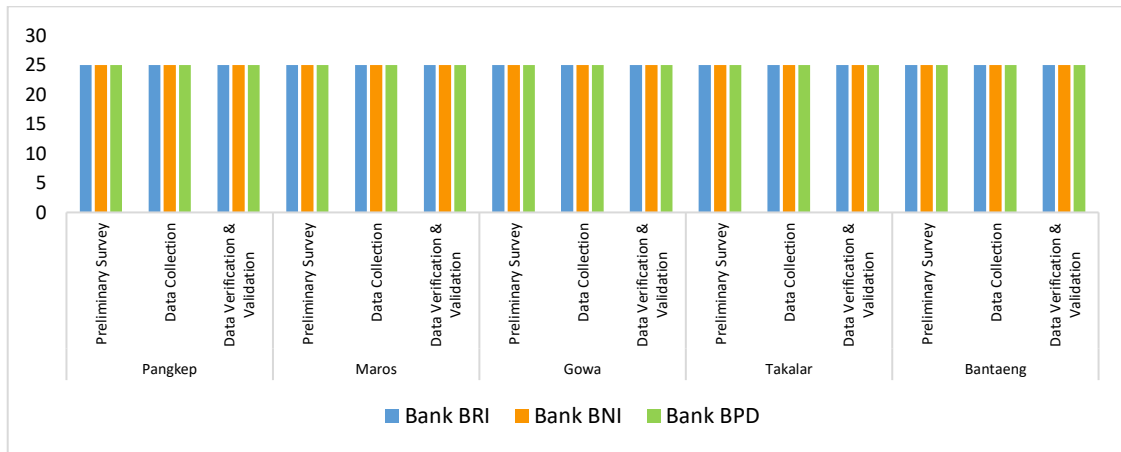
They also stated that the regulation was completely complicated, centralized as well as bueraucratic-oriented. Agribusiness farmers' respond to the procedural system for distributing financing schemes implemented by financial agencies are chartly presented as follow in Figure 1-9.

*a. Credit interest rates on scheme credit*



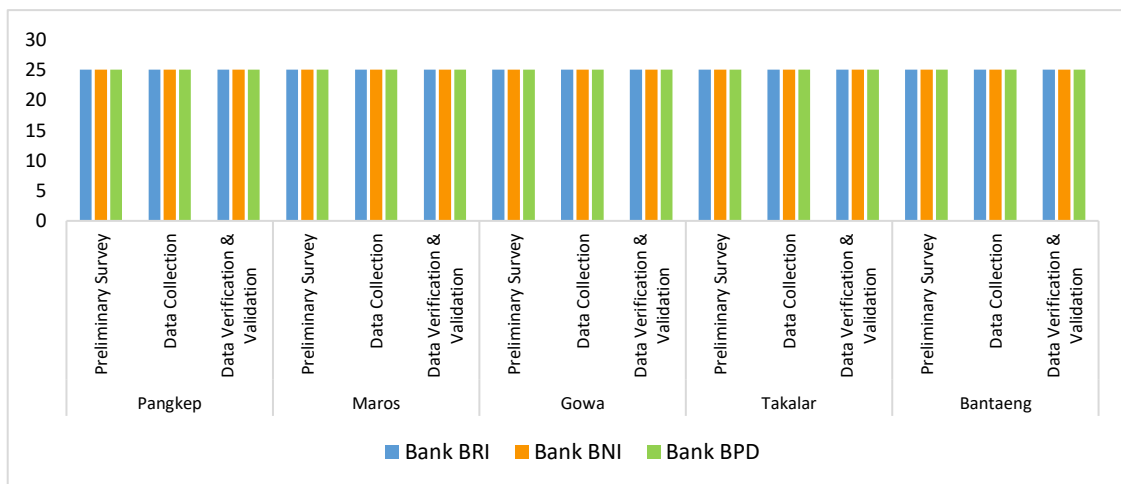
**Figure 1.** Farmers' respond on the credit interest rates at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

*b. Credit limit aspect on credit schemes*



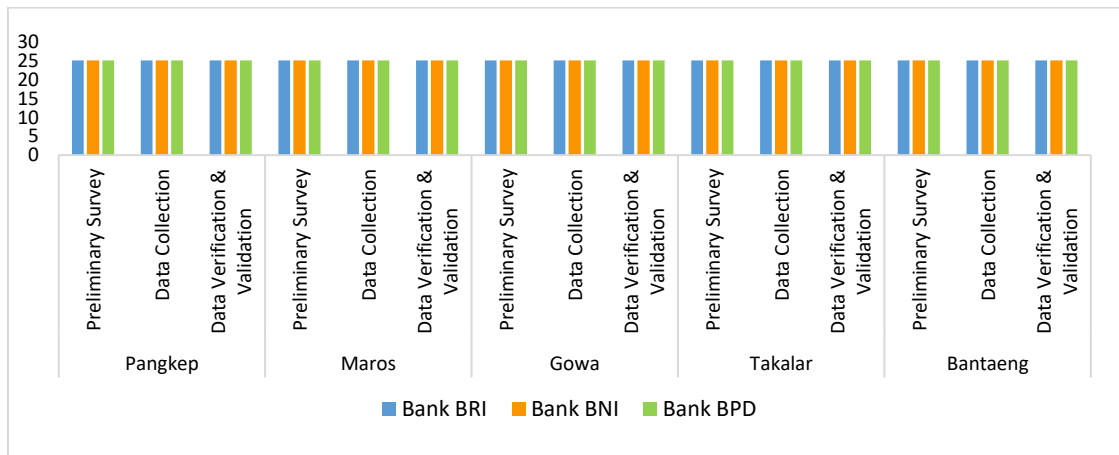
**Figure 2.** Farmers' respond on the credit limit at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

*c. Type of business aspect on credit scheme*



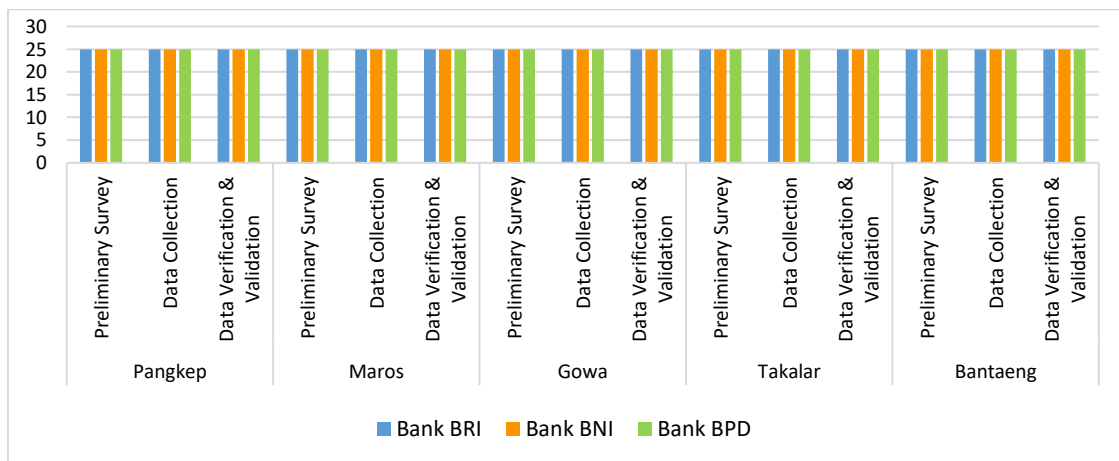
**Figure 3.** Farmers' respond on credit scheme toward type of business at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

d. Aspects of project evaluation on credit schemes



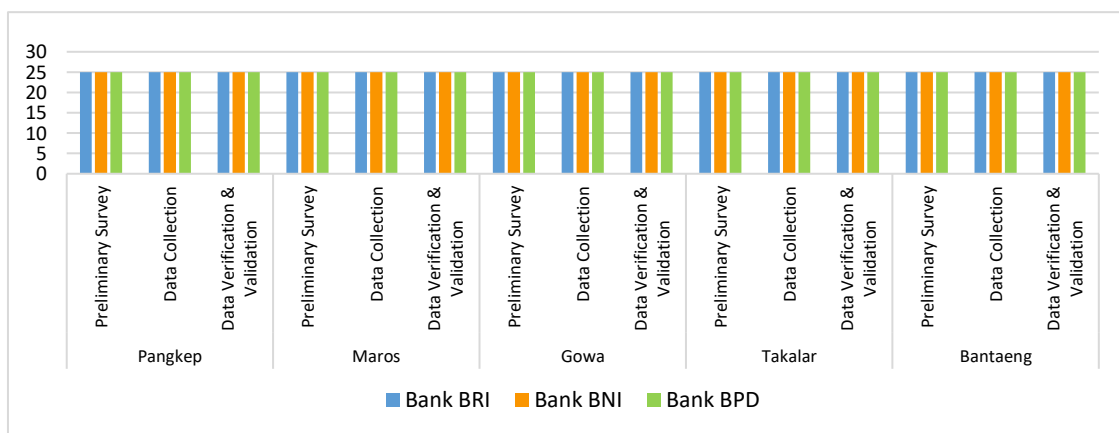
**Figure 4.** Farmers’ respond on the aspect of project evaluation on credit scheme at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

e. Credit recipient aspect on credit schemes



**Figure 5.** Farmers’ respond on the aspect credit recipients on credit scheme at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

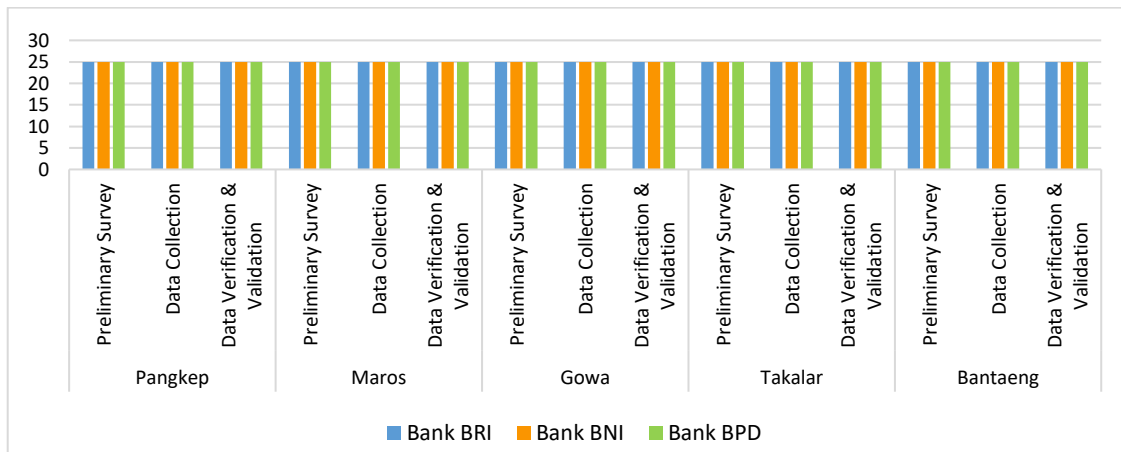
f. The aspect of credit disbursement on credit schemes



**Figure 6.** Respon farmers’ respond on the aspect of credit disbursement on credit scheme at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

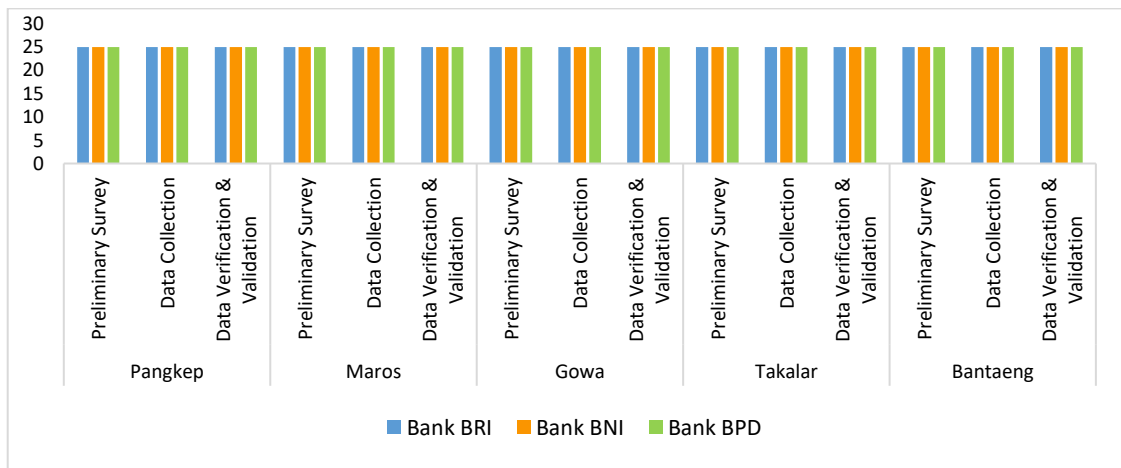


*g. The aspect of credit refund on credit schemes*



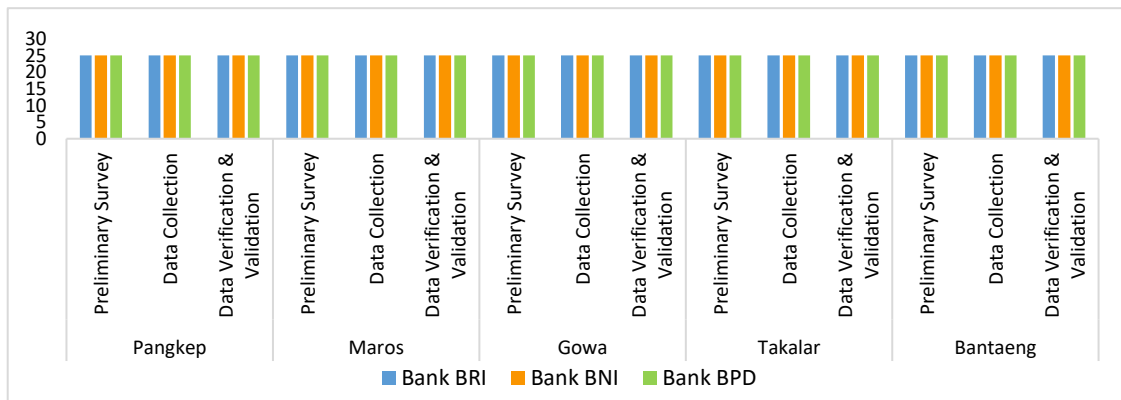
**Figure 7.** Farmers’ respond on the aspect of credit refund on credit scheme at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

*h. The aspect of credit refund time on credit schemes*



**Figure 8.** Farmers’ respond on the aspect of credit refund time on credit scheme at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

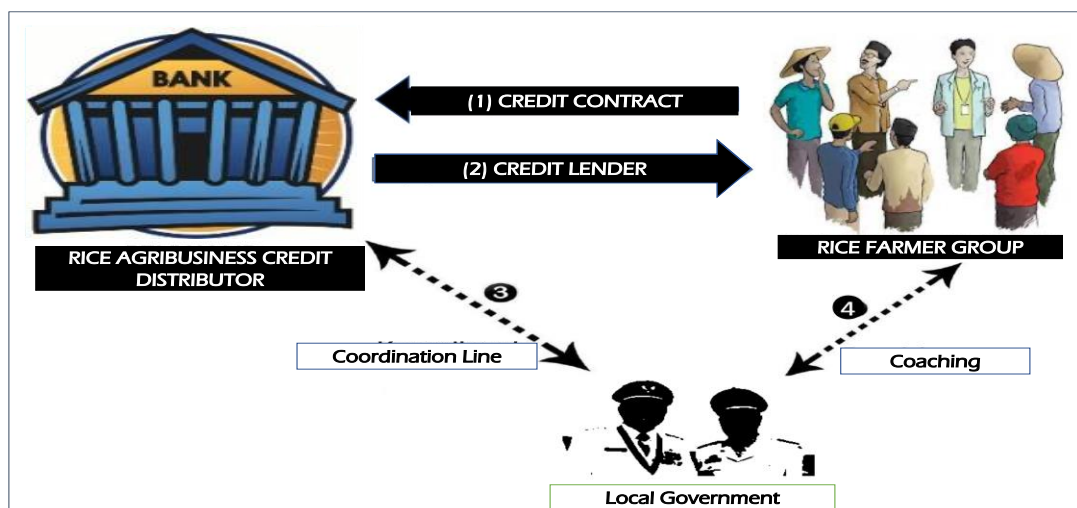
*i. The Aspect of Credit Collateral on Credit Schemes*



**Figure 9.** Farmers’ respond on the aspect of credit collateral on credit schemes at BRI, BNI, and BPD within the regencies of this research coverage in 2021.

### 3. Innovative Solution Model for Banking Specific Financing to Rice Commodity Agribusiness

Due to preliminary survey, data collection, data validation and verification in relation to : (a) obstacles hindering the distribution of the rice commodity agribusiness financing scheme specifically viewed from both sides of financial institution and rice agribusiness farmers, (b) the procedural system for distributing financing schemes implemented to rice commodity agribusiness farmers, it is concluded that there must be a simple model of which rice farmers could easily get financial credit from financial institutions where they conduct their business. Due to this purpose the collaborative researchers promote a financial model specified to rice commodity agribusiness under the title “Rice Agribusiness Credit Schemes”. In this financial model, the involvement and participation of local government is a must. Local government stands not only as ruling agencies but as builder and coordinator both to financial agencies and rice commodity farmers as well.



**Figure 10.** Innovative solution model for banking specific financing to rice commodity agribusiness.

Formulation overview of innovative solution model for banking specific financing to rice commodity agribusiness farmers is illustrated as follows Figure 10.

- 1) The concept **Rice Agribusiness Credit Schemes** can be defined as a business capital financing or investment deserved to a farmer, a group farmers, or farmer group association dabbling in producing rice commodity. These debtors have not yet possess bankable colleteral in that the financial credit must be managed collaboratively under cluster form. Source of the financial credit must be wholly from Rice Agribusiness Credit Schemes agencies.
- 2) **The objectives of Rice Agribusiness Credit Schemes credit** are: a) improving and expanding access finance specified to farmers productive business, group of farmers, as well as farmer group association, b) improving fighting capacity of the farmers' productive business, group of farmers, or farmer group association, c) motivating economy growth and employment recruitment, d) providing reference to stakeholders whether nationally as well as locally in distributing Rice Agribusiness Credit Schemes

- credit, and e) endorsing agricultural ministry programs covering crops, horticultural plants, plantation, and livestock.
- 3) The main objective of Rice Agribusiness Credit Schemes is the success of Rice Agribusiness Credit Schemes credit specified to agricultural sector mainly in improving rice commodity productivity.
  - 4) Businesses financed by Rice Agribusiness Credit Schemes are those whose businesses are oriented to:
    - (a) Upstream subsystem, covering:
      - Providing product infrastructures such as; fertilizers, pesticides, seed procurement, as well as tools and agricultural engines,
      - Providing tool and agricultural engine for post-harvest such as; tractors, water pumps, plow, hoe, seedler, seeder, chopper, etc.
    - (b) Onfarm subsystem, covering:
      - Rice commodity cultivation, etc.
    - (c) Downstream subsystem covering;
      - Post-harvest engine financing, crops processing and marketing, like: combine harvesters, thresher, corn sheller, rice milling unit, sickle, dryer, motorized rice weeding engine, grain planter, harvest engine, and pod threshing engines.
      - Tool and post-harvest engine financing as well as processing rice commodity product, etc.

This specification finance is intended to improve rice productivity at one side and improving farmers income and welfare of their family. Being successful in put this program into being is claimed to be the superiority side of the Rice Agribusiness Credit Schemes compared with other scheme credits available.

#### **IV. CONCLUSION**

Data found through this collaborative research are presented as follow: (1) Obstacles derived from the side of financial agencies are policy-oriented of which finance disbursement is centralized and complicated, whereas from the side of rice commodity farmers the obstacle is basically because of financial administration system weaknesses and unbankable collateral values, (2) financial scheme disbursement procedural system applied by BRI, BNI, and BPD does not meet with the needs and expectation of rice farmers that is assumed to be centralized and complicated, (3) innovative solution model for banking specific financing specified to rice commodity agribusiness resulted from this collaborative research is called RICE AGRIBUSINESS CREDIT SCHEMES of which the involvement of local government absolutely central both as coordinator farmer coach.

#### **V. THANKING EXPRESSION**

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