



LAMPIRAN

Lampiran 1 Surat Riset

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|---|--|---|--|
|  | UMY | UNIVERSITAS MUHAMMADIYAH YOGYAKARTA <small>Unggul & Islami</small> | FAKULTAS EKONOMI DAN BISNIS - Program Studi Manajemen (Terakreditasi A, 2013) - Program Studi Akuntansi (Terakreditasi A, 2015) - Program Studi IESP (Terakreditasi A, 2016) |
| Nomor | : 0839/A.4-II/EP/ III /2017 | Yogyakarta, 16 Maret 2017 | |
| Hal | : Permohonan Ijin Riset | | |
| Kepada Yth. Bapak Kepala Desa Kauman | | | |
| Assalaamu'alaikum Wr. Wb. | | | |
| Untuk mendapatkan gelar kesarjanaan pada Fakultas Ekonomi UMY, salah satu kewajiban mahasiswa adalah menyusun Tulisan Ilmiah/Skripsi. | | | |
| Sehubungan dengan hal tersebut di atas kami mohon kesediaan Bapak/Ibu untuk memberikan ijin penelitian kepada: | | | |
| N a m a | : Febriana Khoirun Nisa | | |
| No. Mahasiswa | : 20130430267 | | |
| Program Studi | : Ilmu Ekonomi dan Studi Pembangunan | | |
| Alamat | : Ngawi, Jawa Timur | | |
| Tujuan | : Untuk menyusun Skripsi yang berjudul: Analisis Penyaluran Dan Pengaplikasian Akad Salam Pada Perbankan Syariah | | |
| Lokasi | : Desa Kauman, Kecamatan Sine, Kab. Ngawi | | |
| Waktu | : 16 Maret 2017 | | |
| Atas kerjasama dan bantuan Bapak/Ibu kami ucapkan terima kasih. | | | |
| Wassalaamu'alaikum Wr. Wb. | | | |
| | | |  Wakil Dekan |

Lampiran 2 Kuesioner Penelitian

KUISIONER PENELITIAN

ANALYSIS PERAN BAY' AS SALAM SEBAGAI PELINDUNG HARGA

DALAM PERTANIAN

OLEH: FEBRIANA KHOIRUN NISA

No Kuisioner: _____

Tanggal: _____

Bidang usaha _____

DATA RESPONDEN

A. PROFIL RESPONDEN

1. Nama Responden :
2. Nama Usaha :
3. Alamat :
4. Komoditas utama :

B. DAYA SAING

PETUNJUK PENGISIAN

Berilah tanda (x) pada pilihan jawaban a,b,c atau d yang saudara sanggap paling tepat. Apapun Jawaban yang saudara berikan tidak berpengaruh terhadap saudara. Pada dasarnya hamper seluruh pertanyaan membutuhkan 1 pilihan jawaban.

1. SUMBER MODAL

1. Darimanakah modal usaha yang anda dapatkan di peroleh?

A. Sendiri

- B. pinjaman
2. Jika meminjam, dari manakah sumber pinjaman di peroleh?
- A. Koperasi
 - B. Bank
 - C. Bmt
 - D. Keluarga / kerabat
3. Masalah yang di hadapi dari pinjaman yang anda peroleh ?
- A. Bunga tinggi
 - B. Harus pakai anggunan
 - C. Dana Lama cair
 - D. Lainnya

2. OPERASIONAL

1. Berapa biaya selama 1 musim tanam?
- A. 0-5 juta
 - B. 6-10 juta
 - C. 11- 20 juta
 - D. 21 -30juta
 - E. 30 juta lebih
2. Biaya apakah yang paling banyak di keluarkan dalam pertanian yang anda jalankan?
- A. Pupuk
 - B. Benih
 - C. Pesticida

D. Buruh (tenaga kerja)

3. Kepada siapakah hasil produksi anda di jual ?
 - A. Tengkulak
 - B. Koperasi
 - C. Pasar
4. Jika di jual ke tengkulak siapakah yang menentukan harga ?
 - A. Tengkulak
 - B. Petani
5. Apakah anda pernah mengalami gagal panen?
 - A. Pernah
 - B. Tidak
6. Jika pernah apa penyebabnya?
 - A. Bencana alam
 - B. Harga yang tidak menarik
 - C. Lainnya
7. Jika anda mengalami gagal panen karena pasar / harga yang tidak baik, apakah yg anda upayakan ?
 - A. Tetap panen meski rugi
 - B. Membiarkan kering/tdk memanen
 - C. Lainnya
8. Berapa kerugian jika gagal panen karena bencana alam
 - A.
9. Berapa kerugian jika gagal panen karena harga tidak baik

A.

3. AKSES KE LEMBAGA KEUANGAN

10. Selama menjadi petani apakah anda mendapatkan sumber dana dari lembaga keuangan?

A. YA

B. TIDAK

11. Produk pembiayaan bmt apa saja yang anda ketahui ?

A. Pembiayaan Mudharabah

B. Pembiayaan Musyarakah

C. Pembiayaan Murabahah

D. Pembiayaan Ijarah

E. Pembiayaan salam

F. Pembiayaan istisna

12. Dari produk pembiayaan tersebut produk apa saja yang sudah di akses ?

A. Pembiayaan Mudharabah

B. Pembiayaan Musyarakah

C. Pembiayaan Murabahah

D. Pembiayaan Ijarah

E. Pembiayaan salam

F. Pembiayaan

istisna

13. Lampiran 3 Data Responden

14. **TABEL**
15. **DATA RESPONDEN DAN HASIL PENELITIAN**

| DATA RESPONDEN | | | | | sumber | | | Operasional | | | | | | | | Akses ke Lembaga Keuangan | | | | |
|----------------|------------------|-----------|--------|-----------|---------------|---|---|-------------|---|---|---|---|---|---|--------|---------------------------|---|----|----|----|
| | | | | | no pertanyaan | | | | | | | | | | | | 9 | 10 | 11 | 12 |
| | | | | | 1 | 2 | 3 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | | | | |
| NO | NAMA RESPONDEN | USAHA | ALAMAT | KOMODITAS | | | | | | | | | | | | | | | | |
| 1 | WINARNO | Pertanian | kauman | Padi | A | D | D | D | A | A | A | B | B | C | | | B | | | |
| 2 | SUNARMI | Pertanian | Kauman | Padi | A | D | D | B | A | A | A | B | A | C | | | B | | | |
| 3 | SITI ROUDLOTUL.J | Pertanian | kauman | Padi | A | D | D | A | A | A | A | A | C | C | 3.5JT | | B | | | |
| 4 | SUWARNI | Pertanian | Kauman | Padi | B | D | D | B | A | A | A | A | A | A | 7JT | | B | | | |
| 5 | MARIYEM | Pertanian | Kauman | Padi | A | D | D | A | A | A | A | A | B | A | | | B | | | |
| 6 | WASUP | Pertanian | Kauman | Padi | A | B | A | C | A | A | A | A | A | A | 5JT | | A | | | |
| 7 | SUMIATI | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5-6JT | | B | | | |
| 8 | TADIN | Pertanian | Kauman | padi | B | D | D | C | A | A | A | A | A | A | 8JT | | B | | | |
| 9 | TIKA | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 4-5JT | | B | | | |
| 10 | BUDI | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 3-4JT | | B | | | |
| 11 | PUH LAN | Pertanian | Kauman | padi | A | D | D | D | A | A | A | A | A | A | 9-10JT | | B | | | |
| 12 | SAKAT | Pertanian | Kauman | padi | A | D | D | D | A | A | A | A | A | A | 11JT | | B | | | |
| 13 | SITI | Pertanian | Kauman | padi | A | D | D | D | A | A | A | A | A | A | 8JT | | B | | | |
| 14 | MU'ALIM | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5-6JT | | B | | | |
| 15 | SUDIB | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 4-5JT | | B | | | |
| 16 | TONI | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |

| DATA RESPONDEN | | | | | sumber | | | Operasional | | | | | | | | Akses ke Lembaga Keuangan | | | | |
|----------------|-----------|-----------|--------|------|---------------|---|---|-------------|---|---|---|---|---|---|--------|---------------------------|---|----|----|----|
| | | | | | no pertanyaan | | | | | | | | | | | | 9 | 10 | 11 | 12 |
| | | | | | 1 | 2 | 3 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | | | | |
| 17 | SURADI | Pertanian | Kauman | padi | B | D | D | C | A | A | A | A | A | A | 6JT | | B | | | |
| 18 | JAMI | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 6JT | | B | | | |
| 19 | HARUN | Pertanian | Kauman | padi | B | B | B | B | A | A | A | A | A | A | 3JT | | B | | | |
| 20 | BADHA' | Pertanian | Kauman | padi | B | D | D | C | A | A | A | A | A | A | 4,5JT | | B | | | |
| 21 | UTARI | Pertanian | Kauman | padi | B | D | D | B | A | A | A | A | A | A | 5JT | | B | | | |
| 22 | SALAM | Pertanian | Kauman | padi | B | D | D | C | A | A | A | A | A | A | 4-5JT | | B | | | |
| 23 | PANTI | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5,5JT | | B | | | |
| 24 | TIWIM | Pertanian | Kauman | padi | A | D | D | D | A | A | A | A | A | A | 8-10JT | | B | | | |
| 25 | KOMSATUN | Pertanian | Kauman | padi | A | D | D | D | A | A | A | A | A | A | 8-10JT | | B | | | |
| 26 | MAMIK | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 8-10JT | | B | | | |
| 27 | MUKHLAS | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |
| 28 | M.SULHADI | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 5JT | | B | | | |
| 29 | HARI | Pertanian | Kauman | padi | A | B | A | B | A | A | A | A | A | A | 4-5JT | | B | | | |
| 30 | SUWANTO | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-4JT | | B | | | |
| 31 | KARDI | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-4JT | | B | | | |
| 32 | JITO | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 5JT | | B | | | |
| 33 | DRONO | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5JT | | B | | | |
| 34 | ZUMALA | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |
| 35 | JUWARNO | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5-6JT | | B | | | |
| 36 | SAROSO | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 6JT | | B | | | |
| 37 | TAMAM | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |

| DATA RESPONDEN | | | | | sumber | | | Operasional | | | | | | | | Akses ke Lembaga Keuangan | | | | |
|----------------|----------|-----------|--------|------|---------------|---|---|-------------|---|---|---|---|---|---|-------|---------------------------|---|----|----|----|
| | | | | | no pertanyaan | | | | | | | | | | | | 9 | 10 | 11 | 12 |
| | | | | | 1 | 2 | 3 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | | | | |
| 38 | NASIKIN | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 5JT | | B | | | |
| 39 | PURWANTO | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 5-7JT | | B | | | |
| 40 | MARDI | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-4JT | | B | | | |
| 41 | RUKHAN | Pertanian | Kauman | padi | A | D | D | A | A | A | A | A | A | A | 1-3JT | | B | | | |
| 42 | RODHIYAH | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3JT | | B | | | |
| 43 | WARNI | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |
| 44 | TRIS | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-5JT | | B | | | |
| 45 | IDA | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3JT | | B | | | |
| 46 | NGATMI | Pertanian | Kauman | padi | B | D | D | A | A | A | A | A | A | A | 2.5JT | | B | | | |
| 47 | RATMAN | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-4JT | | B | | | |
| 48 | WASUM | Pertanian | Kauman | padi | A | D | D | C | A | A | A | A | A | A | 6-7JT | | B | | | |
| 49 | MUNAWIR | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 4JT | | B | | | |
| 50 | WARTO | Pertanian | Kauman | padi | A | D | D | B | A | A | A | A | A | A | 3-4JT | | B | | | |

| NO | NAMA RESPONDEN | USAHA | ALAMAT | KOMODITAS | 10 | 11 | 12 |
|-----------|-----------------------|--------------|---------------------|------------------|-----------|-----------|-----------|
| 1 | WINARNO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 2 | SUNARMI | pertanian | kauman, Sine, Ngawi | padi | B | | |
| 3 | SITI ROUDLOTULJ | pertanian | kauman, Sine, Ngawi | padi | B | | |
| 4 | SUWARNI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 5 | MARIYEM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 6 | WASUP | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 7 | SUMIATI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 8 | TADIN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 9 | TIKA | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 10 | BUDI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 11 | PUH LAN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 12 | SAKAT | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 13 | SITI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 14 | MU'ALIM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 15 | SUDIB | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 16 | TONI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 17 | SURADI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 18 | JAMI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 19 | HARUN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 20 | BADHA' | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 21 | UTARI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 22 | SALAM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 23 | PANTI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 24 | TIWIM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 25 | KOMSATUN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 26 | MAMIK | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 27 | MUKHLAS | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 28 | M.SULHADI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 29 | HARI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 30 | SUWANTO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 31 | KARDI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 32 | JITO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 33 | DRONO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 34 | ZUMALA | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 35 | JUWARNO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 36 | SAROSO | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 37 | TAMAM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 38 | NASIKIN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 39 | PURWANTO | pertanian | Kauman, Sine, Ngawi | padi | B | | |

| NO | NAMA RESPONDEN | USAHA | ALAMAT | KOMODITAS | 10 | 11 | 12 |
|-----------|-----------------------|--------------|---------------------|------------------|-----------|-----------|-----------|
| 40 | MARDI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 41 | RUKHAN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 42 | RODHIYAH | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 43 | WARNI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 44 | TRIS | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 45 | IDA | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 46 | NGATMI | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 47 | RATMAN | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 48 | WASUM | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 49 | MUNAWIR | pertanian | Kauman, Sine, Ngawi | padi | B | | |
| 50 | WARTO | pertanian | Kauman, Sine, Ngawi | padi | B | | |