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# Challenges and innovative solutions for increasing agricultural productivity in Indonesia

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### Challenges and Innovative Solutions for Increasing Agricultural Productivity in Indonesia

Rudi Setiawan<sup>1</sup>, Tubagus Ismail<sup>2</sup>, Umar Al Faruq<sup>3</sup>, Meutia<sup>4</sup>, Maulidian<sup>5</sup>

<sup>1,3,5</sup> Universitas Trilogi <sup>2,4</sup> Universitas Sultan Ageng Tirtayasa

### Abstract

As the largest archipelagic-based country in the world with a land area of 1,919,440 km2 and an ocean area of 3,273,810 km2, with the largest population working in the agricultural sector, Indonesia deserves to be called an agrarian country. but recently the growth of gross domestic product in terms of the agricultural sector has decreased, between 2018 and 2019 it decreased by 0.25%, in 2019 and 2020 decreased by 1.93%. This study aims to look at the challenges faced in agricultural development in Indonesia and propose solutions to overcome unproductive land in Indonesia. The results show that the area of unproductive agricultural land in Indonesia the number of unproductive land, and overall from a total of 34 provinces in Indonesia the number of unproductive lands reaches 11,771,388 hectares with potential income from agricultural products reaching 24,852,077,020 tons/year. In this study, it is proposed to develop an information technology platform for fundraising with a crowdfunding system that can be used to finance agricultural projects to be developed on unproductive land so that it can suppress the growth rate of unproductive land in Indonesia and province land in Indonesia and province land in Indonesia be used to finance agricultural projects to be developed on unproductive land so that it can suppress the growth rate of unproductive land in Indonesia and provide mutually beneficial cooperation between farmers and investors.

Keywords : Agriculture crowdfunding, Agricultural crowdfunding information system, Indonesian agriculture challenges, Indonesian agriculture, Indonesian agricultural opportunities and challenges

### **INTRODUCTION**

Indonesia is the largest archipelagic country in the world [1], with a total area of about 190 million hectares which has agricultural land reaching 55 million hectares [2]. Indonesian farmers only manage small-scale agriculture [3] and in fact in Indonesia the growth of rural agriculture greatly reduces poverty in rural areas [4], so the Indonesian government should pay attention to the growth of the Indonesian agricultural sector. In 2013 the contribution of the agricultural sector in the creation of Indonesia's gross domestic product (GDP) was 20.40% [5]. the average GDP growth of the agricultural sector for the period 2005-2009 [6]. Some of the causes of the decline in the gross domestic product of the agricultural sector are due to lack of education and understanding of technology, high costs of agricultural management and increasing demand forcing farmers to sell their fields [7].

Based on data from the Central Statistics Agency of the Republic of Indonesia, the number of uncultivated agricultural land from year to year in each province has increased. Table 1 is the area of uncultivated or unproductive agricultural land based on 34 provinces in Indonesia.

Provinsi	Luas Lahan Pertanian Tidak Produkti		
-	2017	2018	2019
ACEH	271.792	270.586	299.701
SUMATERA UTARA	275.070	294.045	310.973
SUMATERA BARAT	214.192	221.169	200.134
RIAU	549.341	494.375	513.277
JAMBI	272.763	222.107	255.851
SUMATERA SELATAN	486.359	577.544	474.587
BENGKULU	84.495	90.682	86.888
LAMPUNG	41.090	41.148	67.93
KEP. BANGKA BELITUNG	55.987	59.174	54.39
KEP. RIAU	89.690	96.607	86.945
DKI JAKARTA	150	945	77
JAWA BARAT	9.572	18.735	13.730
JAWA TENGAH	3.313	10.962	7.567
DI YOGYAKARTA	2.376	403	1.766
JAWA TIMUR	14.014	18.002	20.812
BANTEN	10.888	10.997	5.345
BALI	410	446	447
NUSA TENGGARA	47.317	46.961	48.844
BARAT			
NUSA TENGGARA TIMUR	791.975 🧹	821.26	770.579
KALIMANTAN BARAT	884.662	877.436	945.192
KALIMANTAN TENGAH	1.431.461	1.464.528	1.487.389
KALIMANTAN SELATAN	134.395	137.623	133.999
KALIMANTAN TIMUR	815.249	770.641	516.673
KALIMANTAN UTARA	362.12	155.477	255.154
SULAWESI UTARA	71.451	61.148	57.519
SULAWESI TENGAH	441.384	377.286	332.88
SULAWESI SELATAN	101.911	105.435	96.108
SULAWESI TENGGARA	222.909	227.712	206.502
GORONTALO	49.981	50.088	50.014
SULAWESI BARAT	54.288	60.983	60.565
MALUKU	697.902	766.555	919.942
MALUKU UTARA	20.591	20.754	13.525
PAPUA BARAT	2.280.872	1.019.858	2.091.939
PAPUA	1.378.042	1.385.532	1.384.185
JUMLAH	12.168.012	10.777.200	11.771.388

Tabel 1. Area of Unproductive	Agricultural	Land in	Hectares
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Quoting from the Round Table Discussion "Finding Alternatives for Agricultural Financing" organized by the Department of Agribusiness, Faculty of Economics and Management, IPB in collaboration with the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, almost 90 percent of independent farmers use their own capital to finance their agricultural businesses. Every planting season arrives, farmers seek capital from various ways in order to be able to plant. Farmers find it difficult to get access to capital from various sources. "The loan sharks give loans at high interest rates. Banks find it difficult to lend because they collide with banking conditions. Based on data [8] National Socio-Economic Survey 2016, stated that only 15% of farmers access credit at the bank, there are credit problems felt by farmers through banking, such as bureaucratic procedures, high risk, and high interest rates, whereas if farmers choose to make credit to non-bank or informal institutions will certainly be more detrimental because the interest rate is very high.

Seeing the condition of access to capital that is difficult for farmers to obtain, there needs to be a more massive effort to involve the community in dealing with agricultural capital problems, namely the crowdfunding system which is expected to open access to capital for farmers and investors through a joint funding system.

Crowdfunding is a community-based activity carried out by a group of people who gather to invest through the internet [9]. The advent of crowdfunding marks a shift in funding sources. With the help of today's technological advances and internet facilities, entrepreneurs can take advantage of web-based social networks to raise adequate capital for specific projects in finance, philanthropic endeavors, business and the arts [10]. In crowdfunding they jointly raise money to invest [11].

This crowdfunding platform is a manifestation of financial technology (fintech) which is currently starting to develop in Indonesia, this is in line with Law No. 41 of 2009 which mandates the Government to invite people to cultivate agricultural land with the principles of togetherness, efficiency and make justice, sustainable, with environmental insight and independence, as well as by maintaining balance, progress, and national economic unity [12].

### **RELATED WORK**

From the results of scientific searches that have been carried out, research related to agricultural problems and the development of a crowdfunding system have been carried out from various scientific angles including those that have been carried out by the following researchers:

[13] Buerhan Saiti, Muhibullah Afghan, Nazrul Hazizi Noordin, (2018) "Financing agricultural activities in Afghanistan: a proposed salam-based crowdfunding structure, his research offers an investment platform with the Shari'ah system involving a local bank called Bank of Khartoum, by providing several advantages for both potential investors and farmers or entrepreneurs. Research in 2019 by [14] with the research title "Sharia Financing Mechanisms for Small and Medium Enterprises in the Agricultural Sector". or top-down and bottom-up there is a strong synergy. The government through ministries consisting of the Ministry of Agriculture, the Ministry of Cooperatives and Small and Medium Enterprises, and the Ministry of Finance work together and coordinate across sectors to produce harmonized policies and support the development of Islamic finance for the agriculture and MSME sectors. A policy of encouragement to channel 20-30% of ministry funds to these two sectors to support accelerated and sustainable development. Then issue policies related to supporting institutions such as sharia agricultural insurance, sharia insurance guarantee institutions, rating agencies and higher education participation in community empowerment in the broadest sense.

[15] In his research entitled "Perspectives of Crowdfunding as Innovative and Alternative Finance Platform in Latvia" in his research stated that the population of Latvia

supports the idea of crowdfunding because it has a good impact on the agricultural sector. [16] in his research entitled "Islamic Crowd-funding as The Next Financial Innovation in Islamic Finance: Potential and Anticipated Regulation in Indonesia" in this study states that the existence of crowdfunding and Islamic finance is complementary, crowdfunding activities are in line with Sharia principles in Indonesia.

[17] In a study entitled "A discourse on the potential of crowdfunding and Islamic finance in the agricultural sector of East Java, Indonesia". This study proposes a model of agricultural financing in East Java known as the Integrated Agricultural Crowdfunding model, using Sharia financing instruments through a crowdfunding platform which is expected to offer farmers in East Java to meet liquidity constraints and help the Indonesian Government accelerate social entrepreneurship innovation for sector development. agriculture in East Java. [18] In a study entitled "Distinctions of The Crowdfunding Model in Agriculture" crowdfunding is a promising tool to increase funding for innovative projects and investment in agriculture.

Based on the results of the literature review and research results from several researchers who have written in the background of the problem, several conclusions can be drawn including:

- 1. Limited sources of capital and low accessibility of farmers due to constraints on interest rates and the obligation to submit guarantees when borrowing capital.
- 2. The main reason for borrowing capital is because there is still a lack of personal capital plus the high cost of living
- 3. The willingness and commitment of farmers and the government to work together still needs to be improved
- 4. There is no harmonized policy among related Ministries that supports the development of Islamic finance for the agriculture and MSME sectors
- 5. The era of information technology has encouraged the growth of crowdfunding financing schemes that are proven to be able to open access to capital for farmers
- 6. The crowdfunding principle is in line with Sharia principles which are widely known by the Indonesian people

# **RESEARCH METHOD**

3.1 Analysis of Agricultural Land Use and Productivity in Indonesia

The use of agricultural land in Indonesia is generally planted with horticultural crops including onions, potatoes, carrots, mustard greens, kale and so on from vegetables, for the area and type of agricultural land in Indonesia is shown in Table 2.

Land Type	Year C		Growth (%)
	2018	2019	2019 over 2018
Wetland	7.105.145	10.677.887.15	43.06
Garden	11.696.845	12.393.092	5.95
Shifting Cultivation	5.256.324	5.188.658	-1.29
Temporarily Unused Land	10.777.200	11.771.388	9.22

Table 2 Are	ea of Agrici	iltural Land	l in Indon	esia 2018	3 - 2019
1 4010 2. 1110			i ili iliuoli	<b>c</b> 51a, 2010	, 2017

Indonesia is an archipelagic country consisting of thousands of islands with 34 provinces having agricultural land spread across various provinces with a very diverse area and productivity of agricultural land. Table 3 shows the area of rice farming land per province based on productivity.

Province	Land area (ha)	Productivity (ku/ha)	Production (ton)
	2019	2019	2019
ACEH	310.012.46	55.30	1.714.437.60
SUMATERA UTARA	413.141.24	50.32	2.078.901.59
SUMATERA BARAT	311.671.23	47.58	1.482.996.01
RIAU	63.142.04	36.56	230.873.97
JAMBI	69.536.06	44.57	309.932.68
SUMATERA SELATAN	539.316.52	48.27	2.603.396.24
BENGKULU	64.406.86	46.03	296.472.07
LAMPUNG	464.103.42	46.63	2.164.089.33
KEP. BANGKA	17.087.81	28.56	48.805.68
BELITUNG			
KEP. RIAU	356.27	32.30	1.150.80
DKI JAKARTA	622.59	53.96	3.359.31
JAWA BARAT	1.578.835.70	57.54	9.084.957.22
JAWA TENGAH	1.678.479.21	57.53	9.655.653.98
DI YOGYAKARTA	111.477.36	47.86	533.477.40
JAWA TIMUR	1.702.426.36	56.28	9.580.933.88
BANTEN	303.731.80	48.41	1.470.503.35
BALI	95.319.34	60.78	579.320.53
NUSA TENGGARA	281.666.04	49.78	1.402.182.39
BARAT			
NUSA TENGGARA	198.867.41	40.82	811.724.18
TIMUR			
KALIMANTAN	290.048.44	29.23	847.875.13
BARAT	146 144 51	20.25	442 5(1.22
KALIMANIAN	146.144.51	30.35	443.561.33
I ENGAH Valimantan	256 245 05	27 60	1 212 061 02
SFI ATAN	550.245.95	57.09	1.342.001.82
KALIMANTAN TIMUR	69 707 75	36 41	253 818 37
KALIMANTAN	10 294 70	32 40	33 357 19
UTARA	10.274.70	J2.70	55.551.17
SULAWESI UTARA	62.020.39	44.79	277.776.31
SULAWESI TENGAH	186.100.44	45.40	844.904.30
SULAWESI SELATAN	1.010.188.75	50.03	5.054.166.96
SULAWESI	132.343.86	39.27	519.706.93
TENGGARA			
GORONTALO	49.009.95	47.18	231.211.11
SULAWESI BARAT	62.581.47	47.96	300.142.22
MALUKU	25/976 85	37.82	98 254 75

Tabel 3. Rice Farming Area and Productivity Per Province in Indonesia

MALUKU UTARA	11.700.50	32.43	37.945.64
PAPUA BARAT	7.192.15	41.63	29.943.56
PAPUA	54.131.72	43.48	235.339.51
TOTAL	10.677.887.15	51.14	54.604.033.34

The average rice production in 34 provinces in Indonesia reaches 1,606,001 tons with an average land area of 314,055.21 hectares, meaning that every 1 hectare of paddy field produces 5 tons of rice. The highest amount of rice production is owned by Central Java Province at 9,655.653.98 tons and the lowest is in the Riau Islands Province at 1,150.80 tons.

### 3.2. Analysis of Agricultural Products from Unproductive Land

To see how big the potential economic value of unproductive agricultural land in Indonesia is, we need to see how large the area of unproductive land is, if the unproductive land is managed into productive land assuming 1 hectare produces 5 tons, then based on data on agricultural land area unproductive as shown in table 4, the potential for production income is very large

	Area of Unproductive	
Province	Land (Ha)	Income Potential (ton)
	2019	2019
ACEH	299.701	1.498.505
SUMATERA UTARA	310.973	1.554.865
SUMATERA BARAT	200.134	1.000.670
RIAU	513.277	2.566.385
JAMBI	255.851	1.279.255
SUMATERA SELATAN	474.587	2.372.935
BENGKULU	86.888	434.440
LAMPUNG	67.93	339.650
KEP. BANGKA		
BELITUNG	54.39	271.950
KEP. RIAU	86.945	434.725
OKI JAKARTA	77	385
AWA BARAT	13.730	68.650
AWA TENGAH	7.567	37.835
DI YOGYAKARTA	1.766	8.830
JAWA TIMUR	20.812	104.060
BANTEN	5.345	26.725
BALI	447	2.235
NUSA TENGGARA		
BARAT	48.844	244.220
NUSA TENGGARA		
TIMUR	770.579	3.852.895
KALIMANTAN	045 103	4 725 0.00
BAKAI	945.192	4./25.960

Table 4. Potential Agricultural Income in Tons in 2019

1 2			
3	KALIMANTAN		
4	TENGAH	1 487 389	7 436 945
5	KALIMANTAN		
6 7	SELATAN	133.999	669.995
8	KALIMANTAN TIMUR	516.673	2.583.365
9	KALIMANTAN		
10	UTARA	255.154	1.275.770
11	SULAWESI UTARA	57.519	287.595
13	SULAWESI TENGAH	332.88	1 664 4
14	SUI AWESI SEI ATAN	96 108	480 54
15	SULAWESI	90.100	+00.54
16 17	TENGGARA	206.502	1.032.510
17	GORONTALO	50.014	250.07
19	SUI AWESI BARAT	60 565	302 825
20	MALUKU	010.042	4 500 71
21		12,525	4.339.71
22	MALUKU UTAKA	13.525	67.625
24	PAPUA BARAT	2.091.939	10.459.695
25	PAPUA	1.384.185	6.920.925
26	TOTAL	11.771.388	24.852.077.020
27			
28 29	Assuming that every 1	hectare of agricultural land pr	oduces 5 tons of agricultural
30	products, the total production of	of unproductive land in Indone	sia when processed produces
31	24,852,077,020 tons/year.		
32	If the total unproductive	e land in Indonesia is processed	l into productive rice farming
33	land, if we refer to research [2	I regarding the analysis of ine	come and profitability of rice
54 35	farming in Indramayu district i	In $2012-2013$ with the average	total capital requirements of
36	farmers in two periods of plantin	ng is around Rp. 18,456,81/.14	so that in 1 year farmers need
37	a capital of Kp. 36,913,634.28/h	lectare or around Rp. 4,614,204	.28 per month with a potential
38	from color in the form of homeof	ar with 2x narvests of 11 tons, it	will generate potential income
39	amounting to $\mathbf{Pr} = 4.411/\log 10$	ted dry fice for the indramayu d	strict at the beginning of 2013
40 41	reach Rp. 48 532 000 If the dry	grain harvested by farmers is tu	read into rice, the selling price
42	will increase and the profits obta	ained by farmers will also increase	ince into nee, the setting price
43	will increase and the profits obta	anea by farmers will also meree	
44	3.3 Proposed Agricultural Crow	dfunding Platform Developmer	at as an innovative solution for
45 46	increasing agricultural prod	uctivity in Indonesia	

# A. Innovation Proposal

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Develop a digital platform that functions as an online media to inform the existence of unproductive agricultural land to be processed into productive land in the form of an investment offer for agricultural projects so that it is expected to create crowdfunding capital that can increase land productivity and improve the economy of farmers and provide benefits for farmers the investor.

### **B.** Business Rules

The proposed business rules in this digital innovation are:

a. Investors can invest in more than 1 agricultural project in the crowdfunding platform

- b. The calculation of the projected profit value is carried out by a team of experts from the development of the crowdfunding platform
- c. Profit sharing is regulated by the crowdfunding platform developer

# C. User

- Based on the existing functions on the system, there are 3 types of application users:
- 1. Investors
  - Every person or business entity who wants to invest
- 2. Farmer
  - Every farmer or group of farmers who need financial assistance
- 3. Administrators

Individuals who are authorized by the crowdfunding platform developer to manage data on the system

D. Types of Investment Offers

There are 2 types of investment models offered:

- 1. Short Term Investment Short-term investment applies to agricultural commodities that are harvested within 6-12 months
- 2. Long Term Investment

Long-term investment applies to agricultural commodities that are harvested within a period of more than 1 year

E. Partner Engagement

Partners in the crowdfunding platform are farmer groups spread across the archipelago and the regional offices of the ministry of agriculture in every province in Indonesia can act as facilitators.

# 3.4. User Interface Prototype

The user interface is designed to make it easier for users to interact with the application, the prototype user interface in Figure 1 is an application interface design that is on the menu listing the variety of agricultural investments offered, containing information about the investment title, a brief description of the investment and information on the cost of the investment package offered. Figure 2 is an investor profile page interface design that contains information about the name of the investor, the balance held and the total funding that has been financed by the investor.



### CONCLUSION

The challenge for agricultural development in Indonesia is to control the amount of unproductive land so that it can become productive again, by calculating the potential that can be achieved from the use of unproductive land and the benefits offered, the movement to produce agricultural land should be important to be carried out together, in this era of globalization. Today's digital transformation, Indonesia needs to pay attention to strengthening agriculture based on the use of digital technology infrastructure.

Access to capital for farmers who are obstacles should be created through a crowdfunding system that can be mutually beneficial between farmers and investors and there is a need for the involvement of various parties including the government and the private sector to make the digital transformation movement for agriculture in Indonesia successful.

### **ACKNOWLEDGEMENTS**

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KEP. BANGKA BELITUNG	55.987	59.174	54.39	
KEP. RIAU	89.690	96.607	86.945	
DKI JAKARTA	150	945	77	
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JAWA TENGAH	3.313	10.962	7.567	
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NUSA TENGGARA TIMUR	791.975	821.26	770.579	
KALIMANTAN BARAT	884.662	877.436	945.192	
KALIMANTAN TENGAH	1.431.461	1.464.528	1.487.389	
KALIMANTAN SELATAN	134.395	137.623	133.999	
KALIMANTAN TIMUR	815.249	770.641	516.673	
KALIMANTAN UTARA	362.12	155.477	255.154	
SULAWESI UTARA	71.451	61.148	57.519	
SULAWESI TENGAH	441.384	377.286	332.88	
SULAWESI SELATAN	101.911	105.435	96.108	
SULAWESI TENGGARA	222.909	227.712	206.502	
GORONTALO	49.981	50.088	50.014	
SULAWESI BARAT	54.288	60.983	60.565	
MALUKU	697.902	766.555	919.942	
MALUKU UTARA	20.591	20.754	13.525	
PAPUA BARAT	2.280.872	1.019.858	2.091.939	
PAPUA	1.378.042	1.385.532	1.384.185	
JUMLAH	12.168.012	10.777.200	11.771.388	

Area of Unproductive Agricultural Land in Hectares

138x226mm (72 x 72 DPI)

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#### Table 2. Area of Agricultural Land in Indonesia, 2018 - 2019

Land Trme	Ye	ar (	Growth (%)	
Land Type	2018	2019	2019 over 2018	
Wetland	7.105.145	10.677.887.15	43.06	
Garden	11.696.845	12.393.092	5.95	
Shifting Cultivation	5.256.324	5.188.658	-1.29	
Temporarily Unused Land	10.777.200	11.771.388	9.22	

Area of Agricultural Land in Indonesia, 2018 - 2019

145x51mm (72 x 72 DPI)

Province	Land area (ha)	Productivity (ku/ha)	Production (ton)
	2019	2019	2019
ACEH	310.012.46	55.30	1.714.437.60
SUMATERA UTARA	413.141.24	50.32	2.078.901.59
SUMATERA BARAT	311.671.23	47.58	1.482.996.01
RIAU	63.142.04	36.56	230.873.97
JAMBI	69.536.06	44.57	309.932.68
SUMATERA SELATAN	539.316.52	48.27	2.603.396.24
BENGKULU	64.406.86	46.03	296.472.07
LAMPUNG	464.103.42	46.63	2.164.089.33
KEP. BANGKA	17.087.81	28.56	48.805.68
BELITUNG			
KEP. RIAU	356.27	32.30	1.150.80
DKI JAKARTA	622.59	53.96	3.359.31
JAWA BARAT	1.578.835.70	57.54	9.084.957.22
JAWA TENGAH	1.678.479.21	57.53	9.655.653.98
DI YOGYAKARTA	111.477.36	47.86	533.477.40
JAWA TIMUR	1.702.426.36	56.28	9.580.933.88
BANTEN	303.731.80	48.41	1.470.503.35
BALI	95.319.34	60.78	579.320.53
NUSA TENGGARA	281.666.04	49.78	1.402.182.39
BARAT			
NUSA TENGGARA	198.867.41	40.82	811.724.18
TIMUR			0.15.055.10
KALIMANTAN	290.048.44	29.23	847.875.13
BARAT	146 144 51	20.25	442 561 22
TENGAH	140.144.51	30.35	445.501.55
KALIMANTAN	356,245,95	37.69	1.342.861.82
SELATAN	550.215.55	51.05	110 12:001:02
KALIMANTAN TIMUR	69.707.75	36.41	253.818.37
KALIMANTAN	10.294.70	32.40	33,357,19
UTARA			
SULAWESI UTARA	62.020.39	44.79	277.776.31
SULAWESI TENGAH	186.100.44	45.40	844.904.30
SULAWESI SELATAN	1.010.188.75	50.03	5.054.166.96
SULAWESI	132.343.86	39.27	519.706.93
TENGGARA			
GORONTALO	49.009.95	47.18	231.211.11
SULAWESI BARAT	62.581.47	47.96	300.142.22
MALUKU	25/976.85	37.82	98.254.75
MALUKU UTARA	11.700.50	32.43	37.945.64
PAPUA BARAT	7.192.15	41.63	29.943.56
PAPUA	54.131.72	43.48	235.339.51
TOTAL	10.677.887.15	51.14	54.604.033.34

Table 3. Rice Farming Area and Productivity Per Province in Indonesia

Rice Farming Area and Productivity Per Province in Indonesia

167x257mm (72 x 72 DPI)

	Area of Unproductive		
Province	Land (Ha)	Income Potential (ton)	
	2019	2019	
ACEH	299.701	1.498.50	
SUMATERA UTARA	310.973	1.554.86	
SUMATERA BARAT	200.134	1.000.67	
RIAU	513.277	2.566.38	
JAMBI	255.851	1.279.25	
SUMATERA SELATAN	474.587	2.372.93	
BENGKULU	86.888	434.44	
LAMPUNG KEP. BANGKA	67.93	339.65	
BELITUNG	54.39	271.9	
KEP. RIAU	86.945	434.7	
DKI JAKARTA	77	3	
JAWA BARAT	13.730	68.6	
JAWA TENGAH	7.567	37.8	
DI YOGYAKARTA	1.766	8.8	
JAWA TIMUR	20.812	104.0	
BANTEN	5.345	26.7	
BALI	447	2.2	
BARAT NUSA TENGGARA	48.844	244.2	
TIMUR KALIMANTAN	770.579	3.852.8	
BARAT KALIMANTAN	945.192	4.725.9	
TENGAH KALIMANTAN	1.487.389	7.436.9	
SELATAN	133.999	669.9	
KALIMANTAN TIMUR KALIMANTAN	516.673	2.583.3	
UTARA	255.154	1.275.7	
SULAWESI UTARA	57.519	287.5	
SULAWESI TENGAH	332.88	1.664	
SULAWESI SELATAN SULAWESI	96.108	480.	
TENGGARA	206.502	1.032.5	
GORONTALO	50.014	250.	
SULAWESI BARAT	60.565	302.8	
MALUKU	919.942	4.599.	
MALUKU UTARA	13.525	67.6	
PAPUA BARAT	2.091.939	10.459.6	
PAPUA	1.384.185	6.920.9	
TOTAL	11.771.388	24.852.077.0	

148x250mm (72 x 72 DPI)



Figure 1. Investment Page Interface Design

Figure 2. Investor Profile Page Interface Design

Figure 1. Investment Page Interface Design and Figure 2. Investor Profile Page Interface Design

176x152mm (72 x 72 DPI)