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Research Article

Evaluation of Bai-Salam Contracts From The Perspective of Dairies And Milk Producers: An Investigation in Kars City[1]

Selem Sözleşmelerinin Mandıra ve Süt Üreticileri Perspektifinden Değerlendirilmesi: Kars İli Özelinde Bir İnceleme

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Abstract

This study examines salam (advance payment) contracts between dairies and milk producers operating in the Kars province with a systematic approach in the context of challenges, risks, and feasibility issues. In the study, semi-structured interviews were conducted with 10 dairy farm owners and 25 milk producers using a random sampling method. In order to increase the internal validity of the research, the "researcher triangulation" method was used, and the data obtained were analyzed separately on the basis of dairy farms and milk producers. Then, similarities and differences were systematically revealed through comparative analysis.

Research findings show that 80% of dairy farms and 84% of milk producers actively use salam contracts. Salam contracts stand out as a common financing instrument, especially in rural areas, and the financing provided is largely allocated to operational activities such as animal feeding, veterinary services, and health expenses. However, structural problems have been identified, such as the lack of a standardized mechanism for determining milk prices on a regional and national scale, the presence of legal sanctions in case of non-fulfillment of commitments, and the serious economic risks faced by the parties, especially during periods of high inflation. The study emphasizes the importance of salam contracts in terms of rural development and agricultural finance, but also draws attention to existing problems regarding the sustainability and effectiveness of this practice.

Keywords: *Bai Salam Contract, Agricultural Credit, Agricultural Economics, Islamic Finance, Islamic Economics*

Öz

Bu çalışma, Kars ilinde faaliyet gösteren mandıralar ve süt üreticileri arasındaki selem (avans) sözleşmelerini zorluklar, riskler ve fizibilite konuları bağlamında sistematik bir yaklaşımla incelemektedir. Çalışmada, rastgele örnekleme yöntemi kullanılarak 10 süt çiftliği sahibi ve 25 süt üreticisi ile yarı yapılandırılmış görüşmeler yapılmıştır. Araştırmanın iç geçerliliğini artırmak amacıyla "araştırmacı üçgenlemesi" yöntemi kullanılmış, elde edilen veriler mandıraların ve süt üreticileri bazında ayrı ayrı analiz edilmiştir. Ardından karşılaştırmalı analiz yoluyla benzerlik ve farklılıklar sistematik

[1] "This study is adapted/derived from the master's thesis titled 'The Role of Salam Akdi in the Production of Kashar Cheese: A Study on the City of Kars,' published in 2024 at the Institute of Social Sciences, Kafkas University."

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olarak ortaya konulmuştur.

Araştırma bulguları, mandıraların %80'inin ve süt üreticilerinin %84'ünün selem sözleşmelerini aktif olarak kullandığını göstermektedir. Selem sözleşmeleri, özellikle kırsal alanlarda yaygın bir finansman aracı olarak öne çıkmakta ve sağlanan finansman büyük ölçüde hayvan besleme, veterinerlik hizmetleri ve sağlık giderleri gibi operasyonel faaliyetlere tahsis edilmektedir. Bununla birlikte, süt fiyatlarının bölgesel ve ulusal ölçekte belirlenmesine yönelik standart bir mekanizmanın bulunmaması, taahhütlerin yerine getirilmemesi durumunda yasal yaptırımların söz konusu olması ve özellikle yüksek enflasyon dönemlerinde tarafların ciddi ekonomik risklerle karşı karşıya kalması gibi yapısal sorunlar tespit edilmiştir. Çalışma, kırsal kalkınma ve tarımsal finansman açısından selem sözleşmelerinin önemini vurgulamakta bu uygulamanın sürdürülebilirliği ve etkinliğine ilişkin mevcut sorunlara dikkat çekmektedir.

Anahtar Kelimeler: *Selem Sözleşmesi, Tarımsal Kredi, Tarım Ekonomisi, İslami Finans, İslam Ekonomisi*

1. INTRODUCTION

Islamic economics is a system based on the fundamental principles of the Qur'an and Sunnah, aiming to establish a balanced and sustainable economic structure at both individual and societal levels (Canbaz, 2022:1956–1964). This system prioritizes moral and ethical values in economic activities and prohibits elements such as gharar (excessive uncertainty), gambling, wastefulness, and interest (riba) (Efe, 2022:125; Tatiana et al., 2015:480). Although this approach excludes some elements of conventional economic structures, it seeks to establish a moral economic model based on socio-economic values (Kutval, 2017:31).

Islamic economics and finance began to be discussed in the Arab world in the second half of the 1950s and attracted the interest of many scholars, both Muslim and non-Muslim (Nagaoka, 2012:116; Islahi, 2015:3). The first concrete implementations started in 1963 with the establishment of a bank in Egypt, while in Turkey, the first institutions operating in this field were established in 1985 (Bint Hasan et al., 2011:2377; Yurttadur and Demirbaş, 2017:90). Today, the Islamic finance sector has made significant progress and reached a size of 3.25 trillion USD as of 2022. Among these institutions, there are also those located in non-Muslim countries (Парвони, 2024:2).

In Islamic economics, interest (riba) is strictly prohibited (Samiullah, 1982; Işık and Buluş, 2022:3). Therefore, unique financing instruments such as Mudarabah, Murabaha, Musharakah, Sukuk, Qard Hasan, and Salam are used (Zaher and Kabir Hassan, 2001:161–163; COMCEC, 2018:1). The common feature of these instruments is that they are based on profit-loss sharing (Farooq, 2007). These structures promote risk-sharing, effective use of capital, and economic cooperation among individuals (Ünlü, 2019:507).

Islamic economics not only supports real economic dynamics but must also embody the moral and ethical values prescribed by Islam (Hassan and Mollah, 2018). Therefore, Islamic financing methods must include not only economic but also social values. Otherwise, the realization of financing becomes impossible. In this context, the salam contract stands out as an important financing model that needs to be examined within Islamic economics.

Salam is defined as a financing model in which the price of the goods is paid in advance, while the goods are delivered at a later date (Kılıçaslan and Okka, 2021:192). This method is generally used in financing the livestock and agricultural sectors (Hudaifah 2019). In Turkey, it is preferred by farmers engaged in the production of products such as hazelnuts, sugar beets, garden fruits and vegetables, as well as large and small livestock farming. The salam contract, which falls under the category of microfinance, is a functional tool for farmers to continue their production and meet their urgent cash needs. The differences in regional and individual needs expand the areas of application for this financing model.

Although the salam contract is widely used in rural areas, it has been the subject of a limited number of academic studies in the finance literature (Çoban and Ülev, 2023:187–188). The main reasons for this include informality in rural production, low literacy rates, and data collection difficulties due to trust-based financing processes. A detailed literature review did not reveal any field research specifically on salam contracts in the context of Turkey. Therefore, field studies to be conducted on the salam contract will provide significant contributions to the literature.

The Kars province stands out as a region with geographically indicated agricultural and animal products. Products such as Kars Kashar Cheese, Kars Honey, Kars Gruyere Cheese, and Kars Goose Meat are among the economic assets of this region (turkpatent.gov.tr, 2024). Although it is a small city, Kars has contributed to regional development through its livestock and dairy processing facilities and has created economic value with branded products like Kars Kashar Cheese (Gelibolu, 2009; Yıldız and Alp, 2014:259). Although current data on the economic impact of kashar production is limited, there are many dairy processing facilities

throughout the province (Atlay, 2002:43).

The main components of kashar production—dairies (kashar producers) and farmers (milk producers)—frequently use salam contracts, which are locally known as "advance contracts." According to these contracts, dairies provide financing to farmers—typically in May and June—in exchange for a certain quantity of milk committed in advance, which is required for kashar cheese production. Farmers use the financing they receive to cover their production needs such as planting, harvesting, feed, and veterinary expenses, as well as their private needs. In this way, the sustainability of both milk and kashar production is ensured.

In this context, in this study, 10 semi-structured interviews were conducted with 10 dairies and 25 milk producers in the Kars province to measure the socio-economic impacts of the salam contract. Face-to-face interviews were conducted in a total of 9 villages and 10 factories, and the findings obtained were analyzed in depth to develop policy recommendations. Through qualitative research methods, participants' individual experiences, perceptions, and perspectives were examined in detail, providing a comprehensive evaluation within the context of the salam contract.

2. LITERATURE REVIEW

As a result of the literature review, no field study specific to Turkey was found that addresses salam contracts in the context of milk producers and dairies. Although there are studies on salam contracts in the literature, these studies generally focus on topics such as the relationship between farmers and banks, encountered problems, and areas of application. The studies in the literature can be summarized as follows:

As an Islamic financial instrument free from interest (riba) and uncertainty (gharar), salam offers an alternative to traditional financing methods (Ishtiaq et al., 2015). This financing model covers a forward contract in which the buyer makes an advance payment under the condition that goods will be delivered in the future, providing mutual benefits for both parties (Atah et al., 2019). Waluyo and Rozza (2020) state that Islamic banks in Indonesia struggle to implement salam financing due to factors such as capital inadequacy, lack of information, and profit-oriented approaches. Similarly, Roziq et al. (2014) mention that concerns about this financing model arise from risks of capital loss and lack of mutual trust. While Widiana and Annisa (2017) emphasize the positive effects of salam on farmers, they also highlight that the high risks involved cause banks to approach this model with caution. Although salam contracts have the potential to solve the financial problems of farmers—especially those in need of unsecured financing—they are not sufficiently adopted in some regions due to low levels of awareness (Doha, 2024).

Risk management tools such as insurance are not used to mitigate the risks faced by salam financing. Muhammad et al. (2017) recommend incorporating insurance into salam contracts to reduce the risk of capital loss, thereby enabling both banks and farmers to benefit more from this type of financing. Muneeza and Mustapha (2020) argue that technology plays a critical role in ensuring transparency and efficiency in salam contracts, thus allowing for better risk management. Studies such as those by Obaidullah and Mohamed-Saleem (2008) also emphasize the importance of Islamic banks employing risk mitigation techniques. For instance, Ajmal et al. (2017) developed an asset-based pricing formula to ensure fair pricing and prevent arbitrage during salam contracts.

Although salam financing is generally used in the agricultural sector, it can also be applied to non-agricultural products (Mokhtar, 2013). Zaabi and Saif (2010) emphasize that salam financing in agriculture provides a reliable model that supports farmers in the production process. Similarly, Ehsan and Shahzad (2015) note that while salam is an ideal financing tool for the agricultural sector, banks apply this model only to a limited extent due to its high risks. Kaleem and Ahmad (2010) underline the importance of this model by noting that in regions with low literacy rates, most farmers cannot access credit outside of salam.

While salam contracts offer advantages in providing financing to farmers in various regions, it is necessary to reduce operational costs and implement risk management strategies. Ahmed and Fida (2020) highlight the reduction of operational costs and effective risk management as factors encouraging salam financing in Oman. Studies conducted in Pakistan emphasize the importance of awareness campaigns for increasing the adoption of this financing model in rural areas (Mansoori et al., 2018). Atah et al. (2019) point out that high risk and the managerial responsibilities of financiers create challenges in salam financing and present suggestions to increase awareness of this model among banks and farmers.

3. OBJECTIVE AND METHODOLOGY

3.1. Research Objective

This study aims to examine the use of salam financing, one of the Islamic financing methods used to meet the financial needs of dairies and milk producers in the agricultural sector, specifically in the context of Kars province, within the framework of dairies and farmers.

3.2. Research Problem

The main problem of this study is to identify the challenges, risks, and feasibility of salam contracts conducted between dairies and milk producers in Kars through field research. These evaluations will enable a deeper understanding of the impacts of salam contracts in the agricultural sector.

3.3. Research Methodology

This study a adopted a qualitative research method. Qualitative research aims to examine a specific situation in depth without making generalizations (Çepni, 2012: 76). This methodology enables an in-depth examination with a small group that covers a specific process or situation (Subaşı and Okumuş, 2017: 420-421). This method is generally suitable for research conducted on an individual basis. In this study, the case study method was chosen. As a qualitative research method, case study is particularly used to answer the questions "How?", "Why?" and "What?". The main goal of this approach is to deeply examine a specific case in order to shed light on general theories (Aytaçlı, 2012: 4-5-6). Case study methodology includes various data collection techniques (interviews, observations, surveys, documents, etc.) and allows for an in-depth examination of a defined situation (Demir, 2023: 314-315). Data are collected systematically, and the relationships between variables are examined. Within this framework, the following steps are followed during the implementation of case studies (Yıldırım and Şimşek, 2003: 281-282):

- Determining the research questions,
- Formulating sub-problems of the research,
- Defining units of analysis,
- Selecting the case to be examined,
- Identifying the individuals to participate in the study,
- Collecting data and associating them with sub-problems,
- Analyzing and interpreting the data,
- Reporting the case study.

In this context, a qualitative method based on case study was preferred in this research. Designed to examine a specific case in depth without making generalizations, this method aims to address in detail the opinions and experiences of dairies and milk producers. During the research process, data were collected, analyzed, and interpreted by following specific steps.

3.4. Scale Development

Initially, interviews were conducted with three academics specializing in Islamic finance from different universities to gather their opinions on the compatibility of the financial relationship established between dairies and farmers with salam contracts. Following the positive feedback received, ten semi-structured interview questions were prepared for both dairies and milk producers regarding salam contracts. Although the questions were directed to different groups, the scales were designed similarly based on a specific categorization system. Subsequently, these questions were submitted for review by academics specialized in the field of Islamic finance. The questions were initially asked to three dairies and seven milk producers, and based on the feedback received, they were finalized and made ready for implementation.

3.5. Reliability of the Research

In order to ensure the reliability of the findings obtained from the study group, the "Triangulation Method" was used. The triangulation method allows the use of various data sources, analysis methods, and theoretical frameworks together to validate research findings and minimize biases during the research process (Greene & McClintock, 1985).

The triangulation method can be conducted in four different forms: data triangulation, methodological triangulation, investigator triangulation, and theoretical triangulation, allowing the integration of different approaches to enhance the reliability of the analysis. Data triangulation strengthens economic findings by comparing results obtained from different data sets (Johnson, Onwuegbuzie & Turner, 2007), while

methodological triangulation increases consistency by using various data collection and analysis methods together (Baxter & Jack, 2008). Investigator triangulation aims to reduce bias and ensure objectivity by having the same data analyzed by different researchers (Yin, 2018). Theoretical triangulation allows for a multifaceted analysis by interpreting the same data through different theoretical frameworks (Greene, 2007). Among these methods, "investigator triangulation" was preferred in this study, and it was concluded that the findings are reliable.

3.6. Study Group and Demographic Characteristics

No official data regarding the dairies and milk producers operating within the boundaries of Kars province could be accessed. Therefore, a random and accessible sampling method was preferred in the formation of the study group. In the research, interviews were conducted with a total of 18 large dairy owners, including those in the industrial site in Kars city center, 5 villages affiliated with the center, and 4 factory sales points. However, only 10 participants agreed to conduct interviews or indicated that it was suitable. It is estimated that the total number of dairies, large and small, in the province is between 40 and 50.

In addition, interviews were conducted with a total of 42 milk producers from 4 villages in Kars center and 2 villages in its districts. As a result of these interviews, only 25 participants agreed to be interviewed (Table 1). In the sample selected for the study, the dairies are coded as "M1, M2, … M10" and the milk producers as "S1, S2, … S25".

Table 1: Demographic Characteristics of Dairies and Milk Producers Participating in the Interviews

Sample Type	Code	Age	Education Level	Years of Experience	Annual Milk Consumption/Production Quantity
DAIRY OWNERS	M1	42	High School	21	120 tons
	M2	53	Middle School	30	90 tons
	M3	37	High School	13	50 tons
	M4	39	High School	24	100 tons
	M5	28	High School	13	40 tons
	M6	48	High School	25	30 tons
	M7	68	Middle School	32	124 tons
	M8	60	Middle School	28	113 tons
	M9	56	High School	29	95 tons
	M10	47	Middle School	12	45 tons
MILK PRODUCERS	S1	53	Middle School	20	5 tons
	S2	55	High School	23	4 tons
	S3	45	Middle School	28	3 tons
	S4	25	Associate's Degree	10	6 tons
	S5	57	Middle School	17	5 tons
	S6	50	Middle School	35	7 tons
	S7	65	Primary School	39	4 tons
	S8	48	Primary School	25	6 tons
	S9	49	Primary School	15	5 tons
	S10	42	Primary School	19	5 tons
	S11	39	Middle School	20	4 tons
	S12	50	High School	22	10 tons

	S13	55	High School	16	8 tons
	S14	32	High School	21	12 tons
	S15	44	Middle School	25	3 tons
	S16	35	High School	19	4 tons
	S17	37	High School	17	5 tons
	S18	46	Middle School	32	7 tons
	S19	38	High School	19	4 tons
	S20	30	Associate's Degree	21	7 tons
	S21	34	Middle School	16	5 tons
	S22	27	High School	11	7 tons
	S23	31	Middle School	14	8 tons
	S24	40	Primary School	25	10 tons
	S25	43	Primary School	27	9 tons

The differences and similarities between dairy farm owners and milk producers based on demographic characteristics were evaluated. In this context, an analysis of age and education level was first conducted. It was found that dairy farm owners generally belong to a younger age group and their education level is predominantly at the high school level. In contrast, the age and education levels of milk producers showed a broader distribution.

Additionally, variables such as years of experience and annual milk consumption/production were also examined. It was observed that dairy farm owners generally have more professional experience and higher annual milk production quantities. On the other hand, it was concluded that the professional experience durations and milk production quantities of milk producers showed a more heterogeneous distribution.

3.7. Data Collection and Analysis

One-on-one interviews were conducted with 10 dairy farm owners operating in the Kars industrial site, 5 villages affiliated with the center, and 4 factory sales points. Additionally, one-on-one interviews were conducted with a total of 25 milk producers living in the 4 villages affiliated with the center of Kars and two districts. During the interviews, the questions were communicated in a clear and straightforward manner that participants could easily understand, and answers were obtained with the necessary explanations.

The low educational levels of the participants made it difficult to conduct the interviews smoothly and obtain clear answers. Therefore, simple and understandable expressions were used in the interviews, and the responses were carefully recorded. A total of 362 kilometers were covered by visiting the central villages of Kars, and approximately 8 hours of audio recordings (an average of 15-17 minutes of interview time per participant) were transcribed.

During the interviews, language and security issues were encountered, especially in rural areas, and the challenges posed by climate conditions also affected the process. Time constraints due to seasonal effects were experienced in the interviews with dairy farm owners and milk producers. For all these reasons, the interviews were conducted between February 15, 2023, and May 25, 2023.

The data obtained from the interviews were recorded using a voice recorder and then transcribed. The obtained data were systematically analyzed using content analysis. The data analysis process consists of the following steps: a) Transcribing the interview data, b) Organizing the data, c) Identifying meaningful data, d) Coding the data, e) Preparing matrices considering themes and codes in line with the research questions, f) Reporting the research findings.

In the research, the responses given by the dairy farm owners and milk producers to the interview questions were presented descriptively under each matrix to ensure better understanding of the themes, subthemes, and codes. To ensure that the responses are clearly understood by the readers, punctuation marks were corrected, and expressions causing ambiguity were revised. Additionally, during the data analysis and interpretation process, some data considered unnecessary were excluded from the analysis based on the subproblems.

4. FINDINGS

4.1. Salam Contracts in the Context of Financiers (Dairies)

Under this heading, the use of salam contracts in agricultural financing by dairy farms is examined. The findings obtained in this context have been transcribed. After conducting content analysis, the findings were organized into themes, and the responses provided by the participants were presented descriptively as evidence supporting these findings.

Table 2: Themes, Subthemes, and Codes Affecting the Use of Salam Contracts in Agricultural Financing by Dairy Owners

THEME-SUBTHEME	Code		Participants
FINANCING PROVISION STATUS	Yes		M1, M2, M3, M6, M7, M8, M9, M10
	No		M4, M5
LEVEL OF FINANCING PROVISION	**Yes**	Limited Quantity	M7, M8, M9
		Milk in Exchange	M1, M2, M3, M6
		In Certain Months	M10
	No	Trust	M5
		Milk Quantity	M4, M5
REASONS FOR PROVIDING FINANCING	Animal Feeding Cost		M1, M2, M3, M4, M5, M8, M10
	Animal Health Cost		M1
	Fuel Cost		M4
	Wedding and Funeral Expenses		M1, M4
	Cooperative Installments		M5, M6
RISKS OF PROVIDING FINANCING	Collection Problem		M6, M7, M10
	Production Capacity Problem		M1, M2
	Price Increase Problem		M3, M4, M5, M8, M9
FINANCING PROVISION PERIODS	Installment		M1, M2
	Cash		M3, M4, M5, M6, M7, M8, M9, M10
FINANCING PROVISION METHOD	Advance Payment		M10
	Price Setting		M3, M4, M5, M6, M7, M8
	Contracting		M1, M2
	Drawing up a promissory note		M9
FINANCING COLLECTION METHODS	Execution		M1, M2, M3, M4, M5, M6, M7, M8, M9, M10
FINANCING PROVISION RECOMMENDATIONS	Cooperation with Banks		M1, M3, M10
	Cooperation with the Government		M6, M8, M9
	Continuation of the Current Situation		M2, M4, M5, M7

In Table 2, the situations, levels, reasons, risks, periods, methods, collection methods, and suggestions for providing financing through salam contracts by dairy farm owners (M1, M2, M3… M10) have been examined according to the themes in the matrices created through content analysis. In this context, the findings have been classified under eight main headings. When examining Table 2 in terms of general trends, the following points stand out:

Financing Provision Status: The majority of participants (80%) stated that they provide financing (8 participants), while only 2 participants indicated that they do not use salam financing. One of these participants mentioned that they could establish a salam contract but currently do not have any contracts in place.

Financing Provision Level: The participants indicated that the most common form of financing is "in exchange for milk" (4 participants), meaning they could finance the entire milk production potential. This shows that a financial system based on the milk production potential of farmers is popular. Three dairy farms stated that this financing is carried out to a limited extent with farmers.

Reasons for Financing Provision: The most common reason is "animal feeding costs" (7 participants). This shows that the need for financing livestock expenses is a major reason for financing. In addition, there is also a demand for financing from dairy farms due to social events and emergencies.

Risks of Financing Provision: The biggest risk is seen as the "price increase problem" (5 participants). Due to inflation, the upward trend in milk prices increases the risk that farmers may not provide the milk supply that dairy farms are supposed to collect on credit. As a result, dairy farms may update prices with additional payments to cash agreements or be under pressure to do so. This indicates that the variability of market conditions is an important risk factor for financing.

Financing Provision Periods: Most participants (8 participants) indicated that salam financing is usually done upfront. These agreements generally take place in August, September, October, and November, with dairy farms displaying a trust-based attitude toward providing financing to farmers. There are also dairy farms that provide financing in installments (2 participants).

Financing Provision Method: The most frequently used method between dairy farms and farmers is "price determination." In this method, an agreement is made between the dairy farms and farmers based on the current milk prices for all the milk to be produced throughout the year. Subsequently, salam financing is carried out based on this amount. Additionally, contracts are also made using methods such as contracts, promissory notes, and advance payments.

Collection Methods: Regarding the collection of financing, all participants mentioned the "Execution" (with or without a court order) method. This indicates that official methods are preferred for collection.

Financing Provision Suggestions: Participants were asked whether they were satisfied with the salam contracts and, if not, to provide alternative suggestions. In response, 4 participants wanted the current situation to continue. These participants stated that the existing contracts were more suitable due to "habits and bilateral relationships." Other dairy farms mentioned that salam contracts conducted through private banks would increase the "financing level." They also stated that contracts made with state organizations would provide financial convenience and regulation, while contracts made through cooperatives would be more reliable.

4.2. Salam Contracts in the Context of Finance Recipients (Dairy Producers)

In this section, the findings regarding the use of salam contracts in agricultural financing by milk producers are examined. In this regard, the obtained data was first transcribed. Then, the findings obtained through content analysis were classified into themes, and the participants' responses were presented in a descriptive manner, providing evidence for these findings.

Tablo 3: The Themes, SubThemes, and Codes Related to the Factors Affecting the Use of Salam Contracts in Agricultural Financing by Dairy Producers

THEME-SUBTHEME	Code	Participants
FINANCING RECEIPT STATUS	Yes	S2, S4, S5, S6, S7, S8, S9, S10, S12, S13, S14, S15, S16, S17, S18, S19, S20, S21, S22, S23
	No	S11, S24, S25
	Conditional	S1
LEVEL OF FINANCING RECEIVED	In Exchange for Milk	S1, S2, S3, S4, S5, S6, S7, S9, S10, S11, S12, S13, S14, S15
	Limited Amount	S8
REASONS FOR RECEIVING FINANCING	Cash Needs	S4, S6, S10, S15, S17, S19
	Household Needs	S3, S8, S14
	In Difficult Situations	S2, S24, S25
	Animal Feeding Costs	S1, S2, S5, S7, S9, S11, S12, S13, S14, S16

	Animal Health Costs	S5, S18, S20, S21, S22, S23
RISKS OF RECEIVING FINANCING	Legal Proceedings	S1, S4, S5, S6, S7, S8, S9, S10
	Loss	S2, S11, S12, S13, S14, S15
	Payment Problems	S3, S20, S21, S24
	No Risk Perception	S16, S17, S18, S19, S22, S23, S25
ADVANTAGES OF RECEIVING FINANCING	Milk Production Capacity	S3
	Fast Payment	S2, S6, S7, S13, S17, S19, S20, S21, S22
	Cash Needs	S1, S4, S5, S9, S10, S15
	Supportive Costs	S23, S24, S25
DISADVANTAGES OF RECEIVING FINANCING	State Prices Invalid	S3, S6
	Low Dairy Prices	S1, S7, S12, S16
	Irregular Price Increase	S6, S13, S22, S23
	Increase in Costs	S2, S11
	Rising Prices	S1, S4, S5
	Need for Cash	S15, S17, S25
	Increasing Debt	S19, S20, S24
CONDITIONS FOR RECEIVING FINANCING	Production Capacity	S5, S11, S12, S16
	Mutual Trust	S1, S8, S9, S10, S22, S23
	Debt Balance	S2, S13, S14, S19, S24, S25
	Milk Quality	S3, S4, S5, S6, S7
	Promissory Note	S17, S20, S21
	Low-Priced Milk	S18, S19
METHODS OF REPAYMENT	Promissory Note	S1, S2, S6, S8, S9, S10, S20
	Borrowing	S3, S18, S19
	Price Setting	S4, S11
	Account Closure	S5, S16, S17, S24, S25
	Making a Contract	S12, S13, S14, S15, S21, S22, S23
	Issuing a promissory note	S1, S2, S6, S8, S9, S10, S20
SUGGESTIONS FOR RECEIVING FINANCING	Cooperation with Banks	S1, S4, S5, S7, S10, S12
	Cooperation with Government	S9, S10, S11, S13, S14, S15, S18, S19, S20
	Continuation of the Current Situation	S2, S3, S6, S8, S16, S17, S21, S22, S23, S24, S25

In Table 3, the findings regarding the milk producers' (S1, S2, S3… S25) use of salam contracts in agricultural financing, including their status, levels, reasons, risks, advantages, disadvantages, terms, payment methods, and suggestions, are examined according to the themes created in the matrices developed through content analysis. The findings have been classified into nine main categories. When Table 3 is reviewed in terms of general trends, the following points stand out:

Financing Status: The vast majority of participants (84%) stated that they received financing, indicating a widespread need for financial resources in the sector.

Financing Level: The most commonly preferred type of salam contract is financing "in exchange for milk" (14 participants). This form of financing is based on estimated milk production. That is, local farmers set milk

production targets for a given period and pledge to produce accordingly. However, some issues arise with target-oriented production. The first issue is the failure to meet the targeted milk quantity due to reasons such as animal diseases, drought, and productivity, and the practice of mixing additives (such as water) into milk to increase its quantity, thus reducing quality. In addition, one participant emphasized that the financing provided by dairy owners is limited.

Reasons for Financing: The most common reason for financing is "animal feeding expenses" (10 participants). This shows that feeding and maintaining animals plays a significant role in operating costs in agricultural production, highlighting the need for financing in this area. Additionally, factors like "animal health expenses" and "cash needs" were frequently mentioned. Three participants stated they entered into salam contracts because they were in difficult situations. In agriculture, especially during the harvest period, there is a need for cash to cover costs such as diesel, fertilizer, or basic needs like hay and feed for livestock. Furthermore, covering emergency expenses such as veterinary care, medicine, etc., throughout the year creates financial difficulties. In addition to these financial challenges, unexpected personal expenses like weddings and funerals also lead to a need for additional cash. In this context, participants indirectly expressed these unexpected financial needs under the codes "cash need" and "difficult situations."

Risks of Financing: The most frequently cited risk is the "execution" risk (8 participants). Participants view legal penalties for failing to pay their debts as a significant threat. Other risks mentioned by participants include "loss" (6 participants) and "payment problems" (4 participants). The main reason for these risks is believed to be unexpected situations during the year (such as animal diseases or infertility) and the inability of dairy owners to repay the amounts owed or fulfill their milk commitments. Despite these risks, the mentioned participants tend to mitigate them by leveraging the trust and friendly relationships between them. Seven participants stated that they did not perceive any risk.

Advantages of Financing: Participants highlighted "fast payment" (9 participants) as an important advantage. This reflects that financing farmers helps accelerate payment processes and enhances liquidity. Those who responded with "cash need met" (6 participants) revealed that meeting the cash needs of farmers is a primary expectation in financing. Therefore, financing processes play a critical role in enabling farmers to sustain their operations by providing cash flow.

Disadvantages of Financing: Two participants pointed out that government-determined milk prices are invalid, and in the context of salam contracts, prices are negotiated based on milk production capacity. They added that these prices are usually below the government-set milk prices. Additionally, four participants emphasized that dairy prices are low. Four participants drew attention to the irregular increase in milk prices, stressing that constant price changes would negatively affect production. Two participants mentioned cost increases due to inflation. On the other hand, three participants stated that they were forced into salam contracts due to the need for money. Lastly, three participants pointed out that their debt amounts were continually increasing. Especially in inflationary economies, receiving payment in cash based on current prices while the product is produced on a deferred basis can lead to increased costs for farmers. This represents a significant disadvantage of salam contracts and puts great financial pressure on farmers.

Conditions for Financing: Four participants indicated production capacity as a condition for obtaining financing, while six mentioned mutual trust. Six participants stated the outstanding debt balance, adding that if milk was not provided, the debt balance increased. Some participants (S13, S15, S19) emphasized that their debt balances kept increasing. Five participants highlighted milk quality as a condition. Three participants indicated that promissory notes were used for agreements with dairy owners. Lastly, two participants mentioned low milk prices as a condition.

Financing Payment Methods: Like any contract, salam contracts carry the risk of default. In this context, dairy owners need to protect themselves and make agreements with milk producers using traditional or legal methods. Seven participants stated that they used promissory notes in salam contracts, while three participants stated that they borrowed without promissory notes. Additionally, two participants emphasized that the payment method was determined based on the agreed milk price. Five participants indicated that previous contracts took into account whether accounts were closed. There was also information about farmers who signed promissory notes where the debt amount was not specified. Additionally, the trust built through years of trade between dairy owners and farmers enabled some to choose borrowing without promissory notes as a financing method. Finally, seven participants mentioned that only verbal agreements were made, with no commitments provided.

Suggestions for Financing: During the interview, farmers talked about potential partners who could offer more

favorable terms. In this context, six participants stated they were considering cooperation with banks for salam financing. Nine participants suggested that collaboration with the government could be a way to obtain financing through salam contracts. Eleven participants argued that the current situation should continue. Farmers who suggested cooperation with banks justified it by pointing out the increased financing opportunities. Farmers advocating for government collaboration mentioned past experiences, government guarantees, high prices, and advantageous profits as reasons. Farmers who wanted the current situation to continue cited factors like family relationships and satisfaction. Some farmers (11 participants) emphasized the importance of cooperatives.

4.3. Comparative Analysis

The research findings have been examined and analyzed in detail in accordance with the research problem and questions. The data has been systematically summarized with tables, classified through coding methods, and similarities, differences, and unique situations have been evaluated. This process has facilitated the understanding of the common and differing points in the financial relationships of dairy owners and milk producers.

The study focused on the use of salam contracts, analyzing the financing processes, production capacity, trust relationships, and payment methods of these actors. Table 4 summarizes the challenges, opportunities, and key factors in the financing processes, contributing to a broader understanding of these dynamics. As a result, the findings have been discussed, and comprehensive inferences regarding financing processes have been made.

Table 4. Analysis of Dairy Owners' and Milk Producers' Experiences in Salam Financing: Similarities, Differences, and Unique Cases

THEME AND SUBTHEME	Code	Similarity, Difference, and Uniqueness	THEME AND SUBTHEME	Code	Similarity, Difference, and Uniqueness
FINANCING PROVIDING/RECEIVING STATUS	**Yes**	**Similar**	**FINANCING PROVISION/ACQUISITION ADVANTAGE**	Milk Production Capacity	Unique
				Fast Payment	Unique
				Cash Requirement	Unique
				Supporting Costs	Unique
			FINANCING PROVISION/ACQUISITION DİSADVANTAGE	Government Prices Invalid	Unique
FINANCING PROVIDING/RECEIVING LEVEL	**In exchange for milk**	**Similar**		Dairy Prices Are Low	Unique
	Limited Quantity	**Similar**		Irregular Price Increase	Unique
	In Certain Months	Different		Cost Increase	Unique
	Trust	Different		Price Increase	Unique
	Süt Miktarı	Different		Need for Money	Unique
FINANCING PROVISION/RECEIPT REASONS	**Animal Feeding Cost**	**Similar**		Debt Increase	Unique
	Animal Health Cost	**Similar**	**FINANCING PROVISION/ACQUISITION TERMS**	Production Capacity	Unique
	Fuel Cost	Different		Mutual Trust	Unique
	Wedding and Funeral Expenses	Different		Debt Balance	Unique
	Cooperative	Different		Milk Quality	Unique

	Installments				
	Cash Requirement	Different		Promissory Note	Unique
	Household Needs	Different		Low-Priced Milk	Unique
	In Difficult Situations	Different		**Creating a Promissory Note**	**Similar**
INANCING PROVISION/RECEIPT RISKS	Collection Problem	Different		**Making a Contract**	**Similar**
	Production Capacity Problem	Different	**FINANCING PAYMENT/PROVISION METHODS**	**Price Determination**	**Similar**
	Execution	Different		Advance Payment	Different
	Loss	Different		Borrowing	Different
	Payment Problem	Different		Account Closure	Different
	Risk Perception Absent	Different	**FINANCING COLLECTION METHOD**	Execution	Different
FINANCING PROVISION/RECEIPT PERIODS	Installment	Unique	**FINANCING PROVIDING/OBTAINING RECOMMENDATIONS**	**Collaboration with Banks**	**Similar**
	Cash	Unique		**Collaboration with the Government**	**Similar**
				Continuation of the Current Situation	**Similar**

In Table 4, the bolded letters represent similarities between farmers and dairies, the non-bold letters represent differences, and the gray-colored areas represent unique situations. In this sense, similarities, differences, and unique situations will be examined under three main headings.

4.3.1. Similarities in the Processes of Providing and Receiving Finance through Salam Contracts

The analysis shows that securing financing through salam contracts is a widely preferred method by both dairy owners and milk producers. According to the research findings, 10 dairy owners prefer salam financing, and similarly, 25 milk producers have used this method to secure financing. When examining the levels of financing provision and receipt, it was found that two main situations (milk in return and limited amounts) showed similarities.

In the financing provision and receipt processes, 4 dairy owners and 14 milk producers stated that they provided financing in return for milk. Additionally, among the participants who indicated that they received limited amounts of financing, there were 3 dairy owners and 1 milk producer. These findings suggest that both dairy owners and milk producers prefer similar financing models.

In terms of reasons for financing requests, animal feeding and animal health costs stand out as two significant similarities. Both 10 dairy owners and 10 milk producers emphasized that animal feeding expenses are a decisive factor in requesting financing. This indicates that dairy owners provide financing to milk producers to cover their animal feeding expenses. On the other hand, milk producers stated that they have been reducing the number of animals in response to price increases to reduce costs. Additionally, 1 dairy owner and 6 milk producers mentioned animal health expenses as another reason for seeking financing. Participants stated that adverse weather conditions and limited resources negatively affect animal health, increasing the need for financing.

When examining financing payment and provision methods, 1 dairy owner and 7 milk producers stated that they prefer the "promissory note" method in contracts. Additionally, two participants indicated that they only used the "verbal agreement" method. This indicates similarities in the financing provision processes between

milk producers and dairy owners. Seven participants used the price determination method as the payment method, while two milk producers who used this method also indicated that they preferred to determine the price.

When evaluating the suggestions regarding financing provision and receipt processes, significant similarities were found between dairy owners and milk producers. Three dairy owners and six milk producers emphasized that cooperation with banks should be established in the financing processes. Similarly, three dairy owners and nine milk producers highlighted the importance of cooperation with the government. Additionally, four dairy owners and eleven milk producers suggested continuing the current situation and argued that no changes should be made to the financing relationships. These findings show that among the financing suggestions, there are participants who support cooperation with banks and the government, as well as those who advocate for maintaining the current situation.

These findings indicate that salam contracts are a common financing model for dairy owners and milk producers, and these actors exhibit similar approaches in their financing processes.

4.3.2. Differences in the Processes of Providing and Receiving Financing through Salam Contracts

In the analyses conducted, it was determined that three main factors—providing financing at specific times, trust-based relationships, and the quantity of milk—differ in terms of the levels of providing and receiving financing. In this context, while one dairy owner stated that they carry out financing operations during specific months, another emphasized that trust plays a critical role in the financing process. Additionally, two dairy owners noted that the provision of financing varies depending on the amount of milk. However, milk producers did not provide clear explanations regarding these issues.

When examining the reasons for providing and receiving financing, differences were identified in six main situations. One participant mentioned fuel expenses as the reason for requesting financing, while two participants cited wedding and funeral costs as the primary reason for their financing needs. Furthermore, two dairy owners justified financing requests as being for the payment of cooperative installments. In addition, six milk producers requested financing for various compulsory expenses, and three milk producers emphasized household needs as their reason for obtaining financing. Three participants also stated that they provided financing in order to cope with difficult situations.

When analyzing the risks involved in the processes of providing and receiving financing, seven different situations were identified, with no similarities found among them. Two participants drew attention to production capacity issues, stating that milk producers receiving financing beyond their capacity could lead to repayment difficulties. Five participants viewed price increases as a significant risk factor in financing processes. From the perspective of milk producers, eight participants stated that they faced difficulties in repayment after receiving financing, and if payments were not made, the financing was collected through legal execution. This situation was clearly expressed by participant S1 with the statement, "If we don't pay, they take legal action."

Among other financing risks, six participants mentioned the possibility of incurring losses. Four milk producers expressed that they experienced difficulties in making payments. Lastly, seven participants described situations in which they perceived no financial risk.

When examining the methods of providing and repaying financing, three main differences were identified: advance payment, debt-based payment, and account settlement methods. One participant stated that they used the advance payment method in the financing process, while three participants indicated a preference for the debt-based method. Milk producers generally reported receiving financing from dairy owners through borrowing. Five participants emphasized the importance of the account settlement method in financing processes.

Regarding methods of collecting financing, ten dairy owners stated that they collected financing through legal execution (with or without a court order). This highlights the challenges milk producers face in the repayment process and the critical importance of legal execution methods in financing collections.

4.3.3. Unique Situations in the Processes of Providing and Receiving Financing through Salam Contracts

The findings reveal the specific circumstances of dairy owners and milk producers. In the first phase of the research, the advantages of securing and receiving financing were examined. Two participants preferred the

installment payment method, while eight preferred the cash payment method. Dairy owners stated that they generally provide cash to milk producers.

When examining the advantages in the financing provision and receipt processes, one participant emphasized the importance of milk production capacity in this process. Nine participants indicated that fast payment processes are available, which facilitates easy access to financing. Six participants considered cash needs as an advantage, while three participants identified supporting costs as one of the advantages.

Regarding disadvantages, various issues in the financing provision and receipt processes were discussed. Two milk producers questioned the validity of the milk prices set by the government and stated that these prices are not functional. One participant expressed this situation by saying, "The downside is that dairies set their own prices, and the government-set price is not valid." Additionally, four participants emphasized that dairy prices are low, while another four participants highlighted the negative effects of irregular price increases on the process.

Moreover, two participants mentioned cost increases as a significant disadvantage, stating that rising costs make milk production more difficult. Three participants noted that price increases related to animal feed, straw, veterinary services, medication costs, and household expenses led to negative outcomes.

In the evaluation of the conditions for securing and receiving financing, six different unique situations were identified. Four milk producers emphasized the critical importance of their production capacity in the financing processes. Dairy owners stated that they consider the milk producer's production capacity when making decisions regarding financing provision.

Furthermore, four participants indicated the factor of trust as an important element in the financing conditions. Six participants considered debt balance to be a key variable in the financing processes, and dairy owners mentioned that they evaluate the financing they have provided in the past.

Six participants emphasized that milk quality affects the conditions for receiving financing, stating that producing high-quality milk could make financing conditions more favorable. Five participants indicated that financing can be obtained through promissory notes, while three participants mentioned that dairy owners could provide financing if low-priced milk is offered.

5. DISCUSSION AND CONCLUSION

The salam contracts applied between dairy farm owners and milk producers in Kars province have been used as an important tool for both parties. Some prominent findings from the study for both groups include: the widespread use of salam contracts, financing under these contracts generally being provided for animal feeding and health expenses, the absence of a standard practice in determining milk prices, the recourse to seizure procedures when commitments are not fulfilled, and particularly during periods of inflation, both parties facing economic difficulties. Moreover, it is understood that salam contracts develop based on mutual trust between milk producers and dairy farm owners, forming a flexible and mutually beneficial financing model for both sides. However, dairy farm owners, who are at financial risk due to fluctuations in milk prices, and milk producers who face difficulties due to low prices and payment challenges, experience some issues concerning the sustainability of this model. Similarly, in the literature, salam contracts are considered attractive, especially for farmers, but are viewed as risky from the perspective of banks and financial institutions due to reasons like capital loss risks and lack of trust (Roziq et al., 2014; Widiana and Annisa, 2017).

Based on these results, several recommendations can be made to improve the effective use of salam contracts as a sustainable financing tool. First, reducing financial costs under salam contracts could encourage a wider adoption of this model. Ahmed and Fida (2020) emphasized the importance of reducing operational costs and ensuring effective risk management to sustain Islamic financing tools. Interest-free loans provided by the government could further strengthen financing relations between milk producers and dairy farm owners and offer advantages in terms of operational costs or risk management. Additionally, to reduce risks arising from milk price fluctuations, the establishment of a regular and transparent price-setting mechanism by the government could be considered as a risk-reducing measure. Similar measures have been recommended by Widiana and Annisa (2017) in their studies.

To support the sustainability of salam contracts, risk management and insurance practices play a critical role in reducing financial risks. In the literature, the advantages of risk management tools like insurance for salam contracts are highlighted in Muhammad et al. (2017), who suggest that the use of such tools provides more security for the parties involved. Similarly, managing risks such as animal health, price fluctuations, and

declines in milk production can increase trust between the parties and allow for broader use of the model. Cooperatives can also facilitate access to financing sources for both milk producers and dairy farm owners, reduce costs, and organize marketing processes.

Finally, the expansion of financial literacy programs in rural areas can ensure that the parties are better informed about salam contracts and other Islamic financing models. In this regard, awareness programs for milk producers and dairy farm owners, as noted in the literature, will contribute to increasing financial literacy, enabling the parties to make more informed and effective decisions in financial processes (Mansoori et al., 2018).

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Araştırma Makalesi

Evaluation of Bai-Salam Contracts From The Perspective of Dairies And Milk Producers: An Investigation in Kars City[10]

Selem Sözleşmelerinin Mandıra ve Süt Üreticileri Perspektifinden Değerlendirilmesi: Kars İli Özelinde Bir İnceleme

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Extended Summary

İslami ekonomi, bireysel ve toplumsal düzeyde dengeli ve sürdürülebilir bir ekonomik yapı kurmayı amaçlayan bir sistemdir. Faiz (riba), aşırı belirsizlik (gharar) ve savurganlık gibi unsurları yasaklayarak, gelir dağılımını adil hale getirmeyi ve ekonomik kalkınmayı teşvik etmektedir (Canbaz, 2022; Efe, 2022). Bu bağlamda, İslami ekonomi, risk paylaşımına dayalı finansman araçları geliştirmiştir. Selem sözleşmesi bu araçlardan biri olup, malın bedelinin peşin olarak ödendiği ve malın daha sonra teslim edildiği bir finansman modelidir (Zaher ve Kabir Hassan, 2001; COMCEC, 2018). Özellikle tarım ve hayvancılık sektörlerinde, çiftçilerin nakit ihtiyaçlarını karşılamak için yaygın olarak kullanılmaktadır.

Coğrafi işaretleri ile Kars ili, tarım ve hayvancılık açısından önemli bir bölge olup (Gelibolu, 2009; Yıldız ve Alp, 2014:259), selem sözleşmeleri sıkça kullanılmaktadır. Mandıralar ve süt üreticileri arasında "avans sözleşmesi" olarak bilinen selem sözleşmeleri, peynir üretimi için gereken süt temininde kullanılmaktadır. Yılın belirli aylarında çiftçiler ile mandıralar arasında kurulan bu sözleşmeler çiftçiler açısından hayvan bakım ve besleme giderleri için önemli bir finansaman kaynağıdır. Diğer yandan mandıralar için süt tedariğinin sürekliliği açısından oldukça fazla önem arz etmektedir.

Amaç ve Yöntem

Bu çalışmanın amacı, Kars ilinde mandıralar ve süt üreticileri arasında kullanılan selem sözleşmelerinin işleyişini, finansal ilişkilerini ve sosyo-ekonomik etkilerini incelemektir. İslami ekonominin temel finansman araçlarından biri olan selem sözleşmesi, çiftçilerin nakit ihtiyaçlarını karşılamak ve mandıraların süt temininde sürekliliği sağlamak için önemli bir rol oynamaktadır. Çalışma, bu modelin avantajlarını ve sınırlamalarını ortaya koymayı amaçlamaktadır.

Çalışmada, nitel bir yöntem benimseyerek, durum çalışması yaklaşımı kullanmıştır. Kars ilinde selem sözleşmesi kullanan üç mandıra ve yedi süt üreticisi, tesadüfi örnekleme yöntemiyle seçilmiştir. Verilerin toplanmasında, İslami finans uzmanlarının görüşlerine dayalı sorularla yarı yapılandırılmış mülakatlar yapılmıştır. Mülakatlar, tarafların finansman süreçlerindeki deneyimlerini ve bu süreçlerin sosyo-ekonomik etkilerini anlamayı hedeflemiştir.

[10] "This study is adapted/derived from the master's thesis titled 'The Role of Salam Akdi in the Production of Kashar Cheese: A Study on the City of Kars,' published in 2024 at the Institute of Social Sciences, Kafkas University."

Araştırma aşamasında Kars merkezdeki sanayi sitesi, merkeze bağlı 5 köy ve 4 fabrika satış noktası olmak üzere toplam 18 büyük mandıra sahibiyle görüşme gerçekleştirilmiştir. Ancak, yalnızca 10 mandıra sahibi katılımcı mülakat yapmayı kabul etmiş ya da uygun olduğunu belirtmiştir. İl genelinde irili ufaklı toplam mandıra sayısının 40-50 arasında olduğu tahmin edilmektedir. Buna ek olarak, Kars'ın merkeze bağlı 4 köyü ve iki ilçesine ait köylerde yer alan toplam 42 süt üreticisi ile görüşmeler yapılmıştır. Bu görüşmeler sonucunda, yalnızca 25 katılımcı mülakat yapmayı kabul etmiştir

Toplanan veriler öncelikle deşirfe edilmiş, daha sonra tematik analizle değerlendirilmiş ve ortak temalar belirlenmiştir. Güvenilirliği artırmak için "Araştırmacı Üçgenlemesi" yöntemi kullanılmıştır. Çalışma, selem sözleşmesinin kırsal kalkınmayı destekleyen bir araç olarak rolünü ortaya koymayı ve tarafların finansman süreçlerinde karşılaştıkları sorunlar için çözüm önerileri geliştirmeyi hedeflemektedir.

Bulgular

Bu çalışma, Kars ilindeki mandıralar ve süt üreticileri arasında kullanılan selem sözleşmelerini, finansman süreçlerini, karşılaşılan zorlukları ve sosyo-ekonomik etkilerini ayrıntılı bir şekilde incelemektedir. Bulgular, tarafların finansal ilişkilerindeki deneyimlerini ve bu modelin avantajları ile sınırlamalarını kapsamaktadır.

Mandıralar, üretim süreçlerinin sürekliliğini sağlamak için çiftçilere finansman sağlamaktadır. Görüşme yapılan mandıraların çoğu (%80) çiftçilere düzenli olarak finansman sağladığını belirtmiştir. Finansman genellikle süt karşılığında yapılmaktadır ve süreçte sözleşmeler veya senetler kullanılmaktadır. Mandıraların finansman sağlama sebepleri arasında hayvan yemi masrafları, hayvan bakım giderleri, düğün, cenaze ve acil durumlar yer almaktadır. Mandıraların finansaman sağlama motivasyonu süt arzının sürekliliğini garantilemek şeklinde gerçekleşmektedir.

Mandıralar, fiyat dalgalanmaları, tahsilat sorunları ve üretim kısıtlamalarından kaynaklanan risklere maruz kalmaktadır. Enflasyonist dönemlerde, süt fiyatlarının hızla artması, çiftçinin borcunu ödeme kapasitesini büyük ölçüde azaltmakta ve fiyatlardaki ani düşüşler, mandıraların finansman stratejilerini olumsuz yönde etkilemektedir. Çiftçilerin süt üretimindeki azalmalar, mandıraların finansman sağlama kapasitesini sınırlamaktadır. Mandıralar genellikle finansman süreçlerini yönetmek için daha resmi yöntemleri tercih etmekte, sözleşmeler ve senetler taraflar arasındaki güveni artırmakta ve tahsilat sürecini kolaylaştırmaktadır. Ayrıca süt tahsilat sorunları, mandıraların kaşar üretimini ve kalitesini de etkileyebilmektedir. Çiftçilerin selem sözleşmeleri gereği vadettikleri miktarda sütü üretememeleri, çifçiler tarafından süte çeşitli hilelere neden olabilmektedir. Bu durum kaşar üretiminin miktarını ve kalitesini düşürmektedir.

Süt üreticileri, mandıralardan aldıkları finansman ile üretim süreçlerini sürdürmektedir. Çalışmaya katılan üreticilerin önemli bir kısmı (%84) mandıralardan düzenli olarak finansman aldıklarını belirtmiştir. Üreticiler, finansmanı genellikle nakit ihtiyaçları, hayvan sağlığı ve hayvan yemi masrafları için kullanmaktadır. Finansman, veteriner bakımı, ilaç ve diğer sağlıkla ilgili masrafların yanı sıra düzenli yaşam giderleri veya beklenmedik masraflar için de sağlanmaktadır. Öte yandan, üreticiler ödeme yapmama, borç birikimi ve sözleşme ihlalleri gibi sorunlarla karşılaşmaktadır. Bu durum, özellikle süt üretimi azaldığında veya fiyatlar değiştiğinde ödeme süreçlerini aksatmaktadır. Borç miktarı arttığında ve mandıralardan alınan krediler geri ödenmediğinde, üreticiler daha fazla finansmana ihtiyaç duymaktadır.

Mandıralar ve süt üreticileri arasındaki finansman süreçleri benzerlikler ve farklılıklar göstermektedir. Her iki taraf da süt temelli finansmanı tercih etmekte ve bu model, taraflar arasında güveni artırarak üretim süreçlerinin sürekliliğini sağlamaktadır. Ancak mandıralar, finansman süreçlerinde sözleşmeler ve senetleri ön planda tutarak daha resmi bir yaklaşım benimserken, üreticiler sıklıkla sözlü anlaşmalara güvenmekte ve daha esnek bir yapıyı tercih etmektedir. Üreticiler, ödeme sorunları ve borç birikimini en büyük riskler olarak görürken, mandıra işletmeleri fiyat dalgalanmaları ve tahsilat sorunlarını ana riskler olarak görmektedir. Bu karşılaştırma, tarafların finansal ilişkilerini daha iyi yönetebilmek için ortak bir çerçeve oluşturmanın önemini vurgulamaktadır.

Bu veriler ışığında selem sözleşmesi, Kars ilinde kırsal kalkınmayı destekleyen önemli bir araç olarak öne çıkmaktadır. Çalışmanın sonuçları, selem sözleşmesinin sosyal uyum, ekonomik canlılık ve üretim sürekliliği üzerinde olumlu bir etkisi olduğunu göstermektedir. Mandıralardan çiftçilere sağlanan finansman, süt üretiminin sürdürülebilirliğini destekler ve çiftçilerin nakit ihtiyaçlarını karşılamak, yerel ekonomik faaliyetlerin hayatta kalmasını garanti etmektedir. Mandıralar ve çiftçilerin finansman düzenlemesi, karşılıklı güvene dayalı bir sosyal dayanışma modeli sunmaktadır. Ancak, gayri resmi sözleşme süreçleri ve düşük finansal okuryazarlık, bu etkinin verimliliğini sınırlamaktadır. Gayri resmi finansman uygulamaları, taraflar arasındaki güveni zedeleyebilir ve uzun vadede ekonomik gelişmeyi olumsuz yönde etkileyebilir.

Sonuç ve Tartışma

Araştırmanın bulguları, Kars bölgesinde selem sözleşmesinin, süt üreticileri ile mandıra firmaları arasındaki köprüyü oluşturan önemli bir finansal araç olarak hizmet ettiğini göstermektedir. Bu sözleşme, süt üreticilerinin finansal ihtiyaçlarını karşılamalarını sağlarken, mandıraların da süt arzını istikrarlı bir şekilde temin etmelerini garantilemektedir. Yani her iki taraf için de selelm sözleşmeleri hayati bir rol üstlenmektedir. Bununla birlikte, fiyat dalgalanmaları, sözleşme şartlarındaki belirsizlikler ve karşılıklı güvenin yetersizliği, modelin etkinliğini zayıflatabilmektedir. Bu durum, Selem sözleşmesinin daha sürdürülebilir bir şekilde uygulanabilmesi için yapısal reformların gerekliliğini vurgulamaktadır.

Mevcut durumu geliştirmeye yönelik olarak, mandıra çiftçilerinin %24'ü ve süt üreticilerinin %30'u finansal kurumlarla işbirliğini desteklerken, mandıra çiftçilerinin %36'sı ve süt üreticilerinin %30'u sözleşmelere devletin dâhil olmasını istemektedir. Bir kısım çiftçi ise (%44) kooperatifleşmenin öneminden bahsetmiştir. Diğer yandan, süt üreticilerinin %40'ı ve mandıra çiftçilerinin %44'ü mevcut sistemi sürdürmeyi tercih etmektedir.

Selem sözleşmelerinin başarılı bir şekilde uygulanmasını destekleyecek bazı öneriler bulunmaktadır. Finansal giderlerin azaltılması, faizsiz kredi seçeneklerinin sunulması, devlet destekli fiyat istikrarı mekanizmalarının kurulması ve sigorta gibi risk yönetimi araçlarının teşvik edilmesi (Widiana & Annisa, 2017; Muhammad et al., 2017) bu tür önerilere örnek teşkil etmektedir. Ayrıca, finansal okuryazarlığın artırılması (Mansoori et al., 2018) ve pazarlama süreçlerini desteklemek için kooperatiflerin kullanılması, paydaşların bu modeli daha bilinçli bir şekilde benimsemelerine yardımcı olabilir ve böylece selem sözleşmelerinin sosyal ve ekonomik yaşabilirliğini destekleyebilir. Son olarak, Türkiye'de faaliyet gösteren katılım bankalarının selem sözleşmelerini daha aktif kullanması, finansal bilinçlendirme programlarını kırsal kesimde yaygınlaştırılması, tarafların selem sözleşmeleri ve diğer İslami finansman modelleri hakkında bilgi sahibi olma ve kullanma potansiyelini arttırabilir.

Katkılar

Bu çalışma, Türkiye'de selem sözleşmelerinin kırsal kalkınma üzerindeki etkilerini inceleyen öncü çalışmalardan biri olarak literatüre önemli bir katkı sunmaktadır. Mandıralar ve süt üreticilerinin perspektiflerinden finansman süreçlerini kapsamlı bir şekilde ele alarak, bu modelin sosyo-ekonomik etkilerini ortaya koymaktadır. Ayrıca, önerilen politika tavsiyeleri, kırsal kalkınma ve finansman süreçlerinin düzenlenmesi konusunda karar vericilere rehberlik edecek niteliktedir.

Anahtar Kelimeler: Selem Sözleşmesi, Tarımsal Kredi, Tarım Ekonomisi, İslami Finans, İslami Ekonomi

Ethical Statement

-In this study, ethical principles have been adhered to at every stage of the research process. The aim of the research is to understand the opinions and experiences of the participants and to evaluate this information within a scientific framework.

-Artificial intelligence support was utilized during the translation of the study into English.