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FARMERS' COPING STRATEGY IN MAINTAINING HOUSEHOLD ECONOMIC STABILITY IN THE DRY SEASON: A SHARIA ECONOMIC PERSPECTIVE

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Abstract

This study analyzes the coping strategies employed by farmers in Rombiya Barat Village, Ganding, to maintain household economic stability during the dry season from an Islamic economic perspective. Employing a qualitative approach, this research utilizes in-depth interviews with selected farmers through purposive sampling. The data were analyzed using a thematic approach to identify key survival strategies. The findings reveal three primary coping strategies: active strategies, passive strategies, and networking strategies. From an Islamic economic perspective, business diversification that adheres to the principles of *halal* and *thayyib* plays a crucial role in sustaining farmers' economic resilience. Furthermore, the study highlights that food security among farmers is significantly influenced by socioeconomic conditions, natural resource management, and the practical implementation of Islamic economic principles. This research contributes to the understanding of Islamic economic-based rural resilience and offers policy insights for enhancing sustainable agricultural development.

Keywords: Coping Strategy, Household Economy, Economic Stability, Islamic Economics

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INTRODUCTION

Agriculture is one of the dominant sectors in Rombiya Barat Ganding village, with the majority of the population relying on agricultural activities for their livelihood. However, the increasingly long dry season phenomenon in recent years has resulted in various challenges for farmers in this village. Dependence on the rainy season for crops such as rice makes them highly vulnerable to droughts that can disrupt agricultural production. This phenomenon worsens food security in rural communities that are already vulnerable to fluctuations in food prices and availability (Suryandari & Rahayuningsih, 2020). In the face of weather uncertainty and economic fluctuations, the application of sharia economic principles can provide a more sustainable solution for farmers. Business diversification in accordance with the principles of halal and *thayyib* and the application of Islamic cooperatives as alternative funding are important to maintaining the economic sustainability of farmer households in the dry season.

Based on recent data, the longer dry season resulted in a significant decline in agricultural yields, especially in key commodities such as rice. Rainfall instability and limited irrigation infrastructure make matters worse, reducing farmers' access to water for irrigation and increasing the risk of crop failure. According to research by Hasibuan et al., (2022), these problems not only impact farmers' income but also on their household food security. Diversification of agricultural businesses is one strategy that can be implemented by farmers to reduce dependence on one main commodity and increase their resilience during the dry season.

Several previous studies have shown that farmers in drought-prone areas, such as in Ethiopia and South Africa, have developed various adaptation strategies, including the use of more drought-resistant crop varieties and the utilization of agricultural technology to improve water use efficiency (Hasibuan et al., 2022; Suryandari & Rahayuningsih, 2020). However, while there are solutions applied in other regions, the influence of social and cultural factors on farmers' survival strategies in Indonesia, particularly in Rombiya Barat Ganding village, has rarely been discussed in depth.

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In Ethiopia, farmers rely on efficient water management such as terrace construction, selection of drought-resistant crop varieties, and use of more water-efficient irrigation systems (Belete et al., 2022). This strategy focuses on utilizing technologies that can reduce drought losses and improve household food security. In Kenya, Ngetich et al., (2022) reported that farmers also applied adaptation strategies of crop diversification, selection of early harvest varieties, and use of water conservation techniques to cope with extreme rainfall variability in the semi-arid zone.

In South Africa, Bahta, (2022) revealed that smallholder farmers who rely on livestock and agriculture face great difficulties during the dry season. Some of the strategies adopted include selling livestock, finding alternative employment, and utilizing social assistance and emergency funds. The results of this study indicate that there is a significant relationship between coping strategies and household food security against drought, with the intervention of social institutions and government policies facilitating farmers to adopt more effective adaptation strategies.

Moreover, Ogundeji & Okolie, (2022) conducted a bibliometric analysis of smallholder farmers' perceptions and adaptation strategies to drought risk. They found that the most common adaptation strategies among smallholder farmers were rainwater collection, diversification of income sources, and selection of more drought-resistant crops or livestock. However, in the case of Rombiya Barat, where access to agricultural technology and financial resources remains limited, it is crucial to explore alternative mechanisms that align with the socio-cultural and religious values of the farming community.

While prior research, such as that by (Irawan, 2018), has acknowledged the role of social institutions in supporting farmers' resilience, it has primarily focused on technical adaptation strategies without adequately addressing the influence of local social structures and religious frameworks. This study aims to fill this research gap by investigating how social networks, community-based institutions, and Islamic economic principles shape farmers' coping strategies during prolonged dry seasons.

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The increasing frequency and duration of dry seasons due to climate change have posed major challenges to the agricultural sector, particularly in regions heavily dependent on rain-fed farming. Previous studies indicate that climate change can lead to decreased agricultural productivity, heightened food insecurity, and declining farm household incomes (Hasibuan et al., 2022; Suryandari & Rahayuningsih, 2020). However, these studies largely overlook the role of Islamic economic principles in fostering resilience among farming communities

Thus, this research seeks to provide a nuanced understanding of the coping strategies employed by farming households in Rombiya Barat, focusing on their adaptation within the specific local context. This study not only examines individual survival efforts but also highlights the collective role of communities and social institutions in ensuring food security and economic stability.

This research addresses a critical knowledge gap by investigating how farmers in Rombiya Barat, who have limited access to advanced agricultural technology and financial support, navigate the prolonged dry season through strategies grounded in social, cultural, and Islamic economic principles. While previous studies have explored adaptation strategies in semi-arid regions, there has been no focused examination of the survival strategies of Indonesian farming households within an Islamic economic framework. Therefore, this study aims to bridge this gap by analyzing the integration of Islamic economic principles with farmers' coping mechanisms, offering insights that could inform policy development and sustainable agricultural practices.

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REVIEW OF LITERATURE

Coping Strategy

Climate change that causes longer and more intense dry seasons has become a major challenge for the agricultural sector, especially for farmers who depend on rainfed agriculture. In facing this condition, farmers develop various strategies to survive, known as coping strategies. According to Suharto, (2013), coping strategies or survival strategies are the ability of individuals to deal with various life problems through various means. In the context of agriculture, these coping strategies lead to the way farmers cope with the impact of drought that worsens agricultural yields, such as a decrease in the quality and quantity of production.

This strategy can be divided into three main types. The first is an active strategy, which is an effort made by utilizing every opportunity to improve welfare. According to Suharto, (2013), this strategy includes utilizing family potential, extending working hours, and looking for side jobs to increase income. Oktavia & Lubis, (2021) added that one of the tactics used in households to overcome financial problems is to encourage all family members to work. This shows that active strategies focus on increasing income as a solution to economic difficulties.

The second is a passive strategy, which relies on reducing expenditure as a survival measure. This strategy is applied by reducing basic needs such as clothing, food, and shelter (Suharto, 2013). This strategy is also described as a defensive approach often used by poor households with tighter financial management (Bella et al., 2024; Oktavia & Lubis, 2021). In the context of farmers, this strategy is better known as "tying a tight belt," which reflects discipline in managing expenditures to meet primary needs. By prioritizing food needs and allocating resources efficiently, farmers can better cope with economic hardship.

Third, the network strategy relies on social capital as a resource for survival. This strategy involves building relationships with the social environment, such as borrowing money from friends, family, or financial institutions such as banks and cooperatives (Suharto, 2013). While this strategy provides access to additional resources, it comes with higher risks

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than other strategies because it involves relationships with parties outside the family. According to other literature, networking strategies include not only seeking new acquaintances but also strengthening relationships with close family and extended family to gain support in the face of economic hardship (Chiari, 2015).

Coping strategies in agriculture are divided into two main categories: ex-ante strategies and ex-post strategies (Bahta, 2022). Ex-ante strategies are measures taken before a disaster or drought, such as the diversification of agricultural businesses, the use of more drought-resistant crop varieties, and efficient water management. Meanwhile, ex-post strategies are measures taken after a disaster, such as selling assets (e.g., livestock or land), using savings, or reducing consumption of non-essential goods. In Indonesia, especially in rural areas such as West Rombiya Village in Ganding, the ex-ante strategy applied by farmers prioritizes diversification of agricultural businesses and efficient utilization of available natural resources. Despite these classifications, a critical gap in the literature persists regarding the effectiveness of these strategies within an Islamic economic framework, particularly in integrating Sharia-compliant financial solutions and ethical business principles into agricultural coping mechanisms.

Shariah Economic Paradigm in Agriculture

The Sharia economic approach in dealing with climate change, especially the prolonged dry season, emphasizes the application of the principles of *halal, thayyib*, and *ta'awun* as the basis for selecting and developing businesses that support the economic resilience of farming households. The principles of halal and *thayyib* ensure that every type of business run not only prioritizes material benefits but also brings blessings and meets Sharia standards. Business diversification—such as the development of side businesses outside the agricultural sector, such as animal husbandry or trade—is seen as a strategic effort to reduce dependence on one source of income and at the same time maintain the consistency of Sharia values in economic activities. emphasized that in the face of the lean season, farmers in Rombiya Barat Ganding Village utilize Islamic business opportunities to sustain their household economy, including through business diversification and Islamic cooperatives. In addition, research conducted by Syukron & Adinugraha (2024) also shows that the application of Sharia

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economic strategies in agriculture can increase the yield and food security of rural communities.

In addition to individual efforts in business diversification, the formation of social networks and Islamic cooperatives also plays an important role in strengthening the economic resilience of farming communities. The concept of *ta'awun*, or helping each other, in Islam encourages the formation of social solidarity through cooperation and sharing of resources, information, and experience in facing economic challenges due to the dry season. Lukito et al., (2024) highlighted the importance of the muzara'ah contract as an alternative to Sharia-based agricultural financing, which can help farmers obtain capital without being entangled in usury. In this context, Agung (2025) emphasized that strengthening Islamic economic institutions, such as Sharia-based cooperatives and farmer groups, can improve farmers' welfare and provide fairer market access. In addition, Mia (2024) also pointed out that food security and farmers' welfare in Indonesia can be strengthened through the application of Islamic economic principles, especially in sustainable agricultural investment. Thus, the combination of halal businesses, Islamic cooperatives, and Islamic-based social solidarity can be an effective solution in dealing with the impacts of climate change without having to sacrifice the Sharia values that underlie farmers' lives.

RESEARCH METHOD

This study uses a qualitative approach to explore the coping strategies that farmers apply to maintain their survival during the dry season, with a focus on farmers in Rombiya Barat Village in Ganding. This approach allows for an in-depth understanding of farmers' experiences, perceptions, and motivations in facing challenges such as climate change and drought. The research design used was a case study with a phenomenological approach, aiming to explore how farmers cope with the difficulties caused by drought and the factors that influence their choice of survival strategies.

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The research was conducted in Rombiya Barat Village in Ganding, where the majority of the population works as farmers and often experiences long, dry seasons that impact agriculture. The research informants consisted of three main groups: farmers, community leaders, and relevant institutions, who were purposefully selected to provide a comprehensive perspective on farmers' coping strategies. Data collection methods involved in-depth interviews with farmers and community leaders focus group discussions with farmers, and participatory observation to observe farming practices and social interactions in the face of drought.

The data obtained was analyzed using thematic analysis, where themes related to coping strategies, socio-economic factors, and the role of institutions in supporting farmers were identified and grouped. To ensure the validity and reliability of the data, this study used source and method triangulation, as well as theoretical triangulation by comparing the findings with previous theories and research. This approach is expected to provide a more holistic picture of farmers' survival efforts amid climate change.

RESULTS AND DISCUSSION

Rombiya Barat Village in Ganding is an area where the majority of the population works in the agricultural sector. However, the geographical and climatic conditions, especially the dry season, pose great challenges for farmers in maintaining their livelihoods. Prolonged drought causes a decline in agricultural yields, which has a direct impact on food security and the economic welfare of the village community. These climatic conditions contribute to frequent droughts, leading to fluctuations in food security and economic stability.

Land in West Rombiya Village is dominated by agricultural land, consisting of paddy fields and fields. The following is the distribution of land use:

Table 1
Distribution of Land

Land Type	Area (Ha)	Percentage (%)
Agricultural Land	298.85	87%
Non-agricultural Land	44.54	13%

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Land Type	Area (Ha)	Percentage (%)
Total	343.39	100%

Source: Village Administration Document 2024

Based on village administrative data, the population of Rombiya Barat Ganding Village is 1,566 people, with a composition of 730 men (46.6%) and 836 women (53.4%). Most of the villagers depend on the agricultural sector for their livelihoods, either as landowners or farm laborers.

The majority of the population of Rombiya Barat Village in Ganding works as farmers, both in the capacity of landowners and farm laborers. Based on the data obtained, there are 1,398 farmers in this village, consisting of 778 men (55.6%) and 620 women (44.4%).

Based on the theory proposed by Shonhe & Mtapuri, (2020a), farmers can be categorized into three groups based on the size of their land and their access to agricultural resources. The first group is the rich farmers, who make up only about 5% of the farmer population in Rombiya Barat Ganding Village. They have large farms of more than 2.5 hectares and better access to agricultural technology, fertilizers, and markets. With more adequate resources, farmers in this category are better able to cope with the dry season and maintain stability in their agricultural production.

The second group is medium-sized farmers, who make up about 30% of the farming population. They own farms with an area of between 1 and 2.5 hectares. However, they often face limited capital and access to modern technology, so their productivity is not as optimal as that of wealthier farmers. Some of them do not even own their land and rely on a sharecropping system to manage their farms. The last group is the poor farmers, who make up the largest group at around 40% of the farming population. They only own less than 1 hectare of land, which makes them highly vulnerable to various challenges, especially drought and commodity price fluctuations. In addition, limited access to technology and capital makes it difficult for farmers in this category to increase their agricultural output, so they often have to look for side jobs or rely on social assistance to survive.

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Farmers in West Rombiya Village are classified based on the size of the land they own:

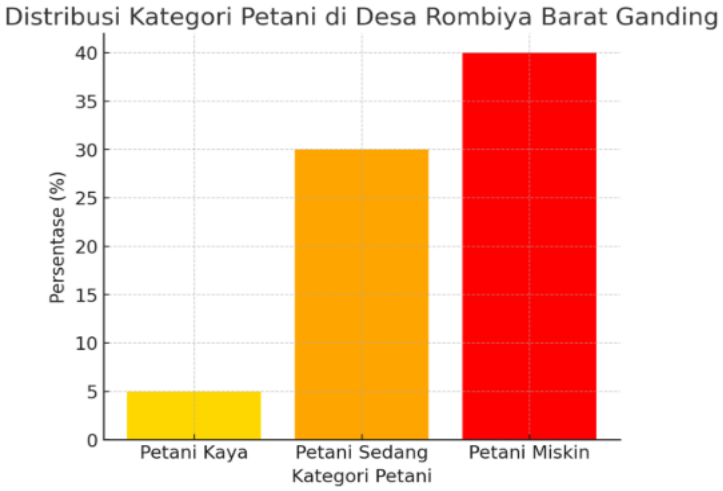

Figure 1
Land Ownership and Income Level
Source: Data Processed, 2024

Farmers in this village can be categorized into three main groups based on land ownership and income level: (1) Rich farmers, who own more than two hectares of productive land and have diversified sources of income; (2) Medium farmers, who own between 0.5 and 2 hectares but rely primarily on agricultural output; and (3) Poor farmers, who own less than 0.5 hectares or work as landless agricultural laborers. This classification influences their ability to adopt coping mechanisms in times of economic hardship. The land tenure system plays a crucial role in determining farmers' resilience to drought, as those with smaller landholdings face greater economic vulnerability.

In facing the challenges of the dry season, farmers in Rombiya Barat Village in Ganding do not only depend on one source of income, such as farming but also try to find other alternatives to maintain the welfare of their families. In addition to managing agricultural land, many farmers work as farm laborers, gardening, raising livestock, or even trading to supplement their income (Kumesan et al., 2015).

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Analysis of Farmers' Survival Strategies in the Dry Season

The dry season presents a major challenge for farmers in Rombiya Barat Village in Ganding, especially for those who depend on rainwater to irrigate farmland. Climate instability causes a significant drop in crop yields, impacting food security and the economic well-being of farming households. In the face of these conditions, farmers implement various survival strategies that can be categorized into three main forms, namely active strategies, passive strategies, and network strategies.

The survival strategy approach applied by these farmers is in line with the coping strategy theory described by Suryandari & Rahayuningsih, (2020). In this theory, survival strategies are defined as the ability of individuals or households to deal with economic crises or environmental pressures through the utilization of available assets and resources. This is also in line with Bahta's research Bahta, (2022), which emphasizes the importance of farmers' resilience in facing climate change and drought through various adaptation strategies, both economically and socially.

Active Strategy: Adaptation Through Diversification and Technology

Active strategies reflect proactive efforts by farmers to deal with the impacts of drought by improving production efficiency and finding alternative income streams. One widely applied approach is to use both traditional and modern irrigation systems to ensure crops continue to receive water. In addition, they have also started planting more drought-tolerant crop varieties, such as maize and beans, which have better resistance to dry soil conditions.

Another step taken is to build *embungs* or water reservoirs, which serve as water reserves for agricultural purposes during the dry season. According to Belete et al., (2022), this strategy has proven effective in improving agricultural resilience in drought-prone areas, as applied by farmers in Ethiopia who face similar conditions. In addition, farmers also look for other ways to increase their income by doing additional work, such as becoming farm laborers in other fields or trading in local markets. This income diversification is a form of

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adaptation strategy also proposed by Ngetich et al., (2022), where farmers in Kenya use a combination of farming and trading to reduce economic risk due to drought.

This active strategy approach is in line with the concept of ex-ante strategy proposed by Bahta, (2022), where farmers take preventive measures before a crisis occurs. With income diversification and the application of agricultural technology, farmers can increase economic resilience and reduce dependence on a single source of income.

Passive Strategy: Spending Efficiency and Utilizing Local Resources

Not all farmers have sufficient resources to implement active strategies. For those with limited capital and access to technology, passive strategies are the main option in dealing with the dry season. This strategy focuses on reducing household expenditure, especially in food consumption and secondary needs, so that they can survive with lower income. One of the most widely used efforts is utilizing home gardens to grow vegetables, which allows farmers to meet their food needs without having to buy from the market. In addition, they also prioritize basic needs, such as food and health, over other secondary expenditures.

According to Suryandari & Rahayuningsih, (2020), passive strategies are part of household survival mechanisms in the face of economic instability. This is also supported by Irawan (2018) research, which shows that farmers with limited resources tend to implement savings strategies and optimize the assets available around them. This passive strategy falls under the ex-post strategy, which Bahta, (2022) describes as measures taken after an economic crisis. Unlike active strategies, which are adaptive, passive strategies are more defensive and have a short-term impact on household welfare.

Network Strategy: Reliance on Social Support

When active and passive strategies are no longer enough to make ends meet, farmers rely on social relations as a form of survival strategy. Many farmers borrow money from neighbors or go into debt at local stalls or shops to meet their food needs and other living expenses. In addition, they also rely on social assistance programs from the government and non-governmental organizations, which often provide assistance in the form of food or financial subsidies.

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In this context, social capital plays an important role in determining farmers' ability to survive the economic crisis. Studies conducted by Ogundeji & Okolie, (2022) show that strong social networks enable farmers to share resources and information with each other so that they can reduce the negative impact of difficult economic conditions.

This networking strategy is closely related to the concept of social capital theory, where involvement in the community and good social relations can provide greater access to economic assistance and support. According to Bahta, (2022), farmers who have better access to farmer groups or other social networks have a greater chance of surviving during the dry season than those who do not have strong social connections.

Sharia Approach

Climate change that causes longer and more intense dry seasons has become a major challenge for the agricultural sector, especially for farmers who depend on rainfed agriculture. In the face of these conditions, farmers develop various strategies to survive, known as coping strategies. In the context of Islamic economics, principles such as halal, thayyib, and ta'awun (helping) become the basis for choosing businesses that can support household economic resilience. Business diversification, which is in accordance with sharia principles, not only helps reduce dependence on one source of income but also ensures halalness and blessings in the business.

Rombiya Barat Village in Ganding is an area where the majority of the population works in the agricultural sector. However, the geographical and climatic conditions, especially the dry season, pose great challenges for farmers in maintaining their livelihoods. Prolonged drought leads to a decrease in agricultural yields, which has a direct impact on food security and the economic welfare of the village community. Therefore, the application of sharia economic principles in business diversification and the implementation of sharia cooperatives can provide an alternative solution for maintaining the economic resilience of farmer households. Islamic cooperatives can provide more transparent and fair market access, while

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side businesses that comply with the principles of halal and *thayyib*, such as livestock or trading, can increase farmers' income without violating Sharia norms.

In facing the economic challenges posed by the dry season, farmers in Rombiya Barat Ganding Village do not only rely on agricultural products as their main source of income but also diversify their businesses by raising livestock or trading (Syukron & Adinugraha, 2024). In the context of Sharia economics, the principles of halal and *thayyib* become guidelines in choosing the type of business that is not only financially profitable but also blessed and following Sharia.

In addition to individual efforts to diversify businesses, social networks among farmers also play an important role in economic resilience during the dry season. This community-based survival strategy is in line with the concept of *ta'awun* (helping each other) in Islam, which emphasizes the importance of cooperation and solidarity in social life. In facing economic challenges, farmers can support each other by sharing resources, information, and experiences on more efficient and sustainable farming strategies (Lukito et al., 2024).

Overall, an Islamic economic approach to diversifying farmers' businesses and social networks can be a more equitable and sustainable solution for rural communities. By combining halal principles in business, Islamic cooperatives as a more transparent trading system, and the concept of *ta'awun* in social networks, farmers' economic resilience can be strengthened without having to sacrifice the Sharia values that guide their lives.

CONCLUSION

Based on the analysis, farmers' survival strategies in Rombiya Barat Village in Ganding are influenced by their socio-economic conditions. Farmers with access to capital and technology tend to apply active strategies, such as irrigation and business diversification, while farmers with limited resources rely more on passive strategies and social networks, such as saving living costs and community and government assistance.

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The Sharia economic approach offers a more equitable solution for supporting farmers' resilience. The principles of halal and *thayyib* can be the basis for business diversification, while Sharia cooperatives have the potential to help farmers gain fairer market access without having to rely on middlemen. In addition, the concept of *ta'awun* (helping each other) in social networks can be strengthened through farmer groups and sharia bailout programs, such as *qardhul hasan* (interest-free loans), to ease the economic burden of poor farmers.

To increase farmers' resilience in facing the dry season, more adaptive policies are needed, such as the provision of modern irrigation technology, water efficiency-based agricultural training, and access to usury-free business capital. In addition, strengthening farmer groups and social networks can increase farmers' bargaining power in the market and reduce dependence on adverse parties. With appropriate interventions based on sharia values, farmers can sustainably improve their welfare, not only in facing the dry season but also in building long-term economic resilience amid increasingly complex climate challenges.

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