

Sharia-Based Diversification Strategies for Rubber Farmers in Facing Price Fluctuations

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Abstract

The persistent fluctuation of global natural rubber prices and associated non-market risks continue to challenge the sustainability and income stability of rubber farmers, particularly in Desa Salam Babaris, Tapin Regency. This economic uncertainty compels farmers to adopt adaptive strategies rooted not only in material profit but also in principles of ethics and justice. This study aims to analyze the diversification and adaptation strategies employed by rubber farmers in response to price shocks, specifically from the perspective of Sharia Economic principles. The research utilizes a qualitative approach with a case study method, gathering data through in-depth interviews, and employing an optimization analysis framework based on Sharia diversification theory. The findings indicate that farmers effectively employ crop diversification (such as rice and vegetables) as an income buffer and utilize direct marketing for cost efficiency. These strategies are strongly supported by robust Social Capital within Farmers Groups (Poktan), which serves as a mechanism for *ta'awun* (mutual help) and proactive agronomic adaptation against environmental risks. These practices enhance the farmers' economic resilience and are substantially aligned with the principles of justice (*'adl*) and honesty (*shiddiq*). We conclude that this integrated adaptation model is effective in achieving sustainable economic well-being and contributes a valuable reference for developing just, sustainable, and ethics-based agricultural policies.

Keywords: Rubber Farmers, Diversification of Agricultural Businesses, Price Fluctuations, Sharia Economics, Social Capital.

Abstrak

Fluktuasi harga komoditas karet global dan risiko non-pasar yang tak terhindarkan terus mengancam keberlanjutan usaha dan kesejahteraan petani di Desa Salam Babaris, Kabupaten Tapin. Ketidakpastian ekonomi ini menuntut petani untuk menerapkan strategi adaptif yang tidak hanya berorientasi pada profit materiil, tetapi juga berlandaskan prinsip etika dan keadilan. Penelitian ini bertujuan menganalisis strategi diversifikasi dan adaptasi petani karet dalam menghadapi guncangan harga, khususnya ditinjau dari perspektif Ekonomi Syari'ah. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus, pengumpulan data melalui wawancara mendalam, dan analisis optimisasi berbasis teori diversifikasi syari'ah. Hasilnya menunjukkan bahwa petani menerapkan strategi diversifikasi tanaman (seperti padi dan sayuran) sebagai penyangga pendapatan dan melaksanakan pemasaran langsung untuk efisiensi biaya. Strategi ini didukung oleh Modal Sosial yang kuat dalam Kelompok Tani (Poktan), yang berfungsi sebagai mekanisme *ta'awun* dan adaptasi agronomis proaktif terhadap risiko lingkungan, seperti penanggulangan hama dan penyesuaian jadwal tanam. Praktik-praktik ini terbukti mampu meningkatkan ketahanan ekonomi petani dan secara substansial selaras dengan prinsip keadilan (*'adl*) dan kejujuran (*shiddiq*). Kami

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menyimpulkan bahwa model adaptasi terintegrasi ini efektif dalam mencapai keberlanjutan ekonomi, dan berkontribusi sebagai referensi bagi pengembangan kebijakan pertanian yang berkeadilan, berkelanjutan, dan berbasis etika syari'ah.

Kata Kunci: *Petani Karet, Diversifikasi Usaha Tani, Fluktuasi Harga, Ekonomi Syari'ah, Modal Sosial.*

INTRODUCTION

Rubber farming plays a vital role as one of the main agribusiness sectors supporting the economy of rural communities, particularly in areas with adequate natural resource potential, as seen in Salam Babaris Village, Tapin Regency.¹ For years, the rubber commodity has been an essential lifeline for many local farmers, serving as the primary source of income to meet household economic needs and directly supporting sustainable village development efforts. Nevertheless, this sector is not exempt from the complex dynamics and pressures of the global market, which ultimately presents the core research problem: highly unpredictable rubber price fluctuations. This price instability often creates extreme income uncertainty for farmers, where the selling price at the farmer level can freefall in a short period, making long-term economic planning difficult.² This condition becomes increasingly complicated when economic challenges are exacerbated by environmental factors, such as climate change or unpredictable weather anomalies, which directly affect the tapping schedule and the volume of latex production in the field, adding to supply instability and further amplifying the risk of loss.

This highly uncertain situation fundamentally threatens the sustainability of rubber farming, demanding farmers to design and implement adaptive strategies that are not only profit-oriented but also focused on long-term economic resilience.³ Various efforts have been undertaken by farmers, the most common being business diversification, such as planting catch crops (e.g., vegetables or rice) between rubber trees, as well as through direct marketing strategies to industries or local markets.⁴ Furthermore, farmers' success in managing their farms is highly influenced by social and institutional aspects, where harmonious relationships between farmers and landowners, as well as access to knowledge and technology through agricultural extension, play a crucial role in strategic decision-making, including the selection of pest-resistant varieties and the application of environmentally friendly farming techniques.⁵ Although these adaptive strategies have been implemented, previous academic studies on this

¹ Ahmad Hatani Hasibuan, "Strategi pengembangan usaha petani karet terhadap pendapatan masyarakat Desa Sampean Kecamatan Sungai Kanan" (Undergraduate Thesis, Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary, 2021), <https://etd.uinsyahada.ac.id/7006/>.

² Rosamond L. Naylor and Walter P. Falcon, "Food Security in an Era of Economic Volatility," *Population and Development Review* 36, no. 4 (2010): 693–723, <https://doi.org/10.1111/j.1728-4457.2010.00354.x>; Fadlan Wijianto Nugroho et al., "Pengaruh Harga Terhadap Jumlah Penawaran Produk Pertanian di Indonesia," *Al-A'mal : Jurnal Manajemen Bisnis Syariah* 2, no. 1 (2025): 59–67.

³ Novri Youla Kadowangko et al., "Pemberdayaan Masyarakat Desa Bihe, Kabupaten Gorontalo Melalui Diversifikasi Kelapa Menjadi Virgin Coconut Oil Dan Coccopeat," *Agrokreatif: Jurnal Ilmiah Pengabdian Kepada Masyarakat* 10, no. 2 (2024): 175–82, <https://doi.org/10.29244/agrokreatif.10.2.175-182>.

⁴ Junaidi Junaidi, "Strategi Peningkatan Nilai Tambah Perkebunan Karet Melalui Diversifikasi Usaha," *AGRIEKONOMIKA* 9, no. 1 (2020): 72–89, <https://doi.org/10.21107/agriekonomika.v9i1.6928>.

⁵ Ahmad Alifsyah Harahap et al., "Analisa Faktor Yang Berpengaruh Terhadap Keputusan Petani Dalam Diversifikasi Usaha Tani," *AGRODIX: Jurnal Ilmu Pertanian* 8, no. 2 (2025): 112–20, <https://doi.org/10.52166/agroteknologi.v8i2.9461>.

phenomenon have tended to focus solely on the economic and sociological dimensions, such as Echsanudin's research on farmers' diversification strategies in facing tobacco price fluctuations.⁶ Maharani et al.⁷ regarding the diversification of coconut and 'gemilang' honey pineapple farming in Kempas District, Indragiri Hilir Regency. Putera et al.⁸ on the implementation of a robusta coffee and patchouli intercropping system as an effort to diversify farming in Teuladan Village. Sihotang et al.⁹ concerning the impact of climate change on rice farming. And Puspitaningsih et al.¹⁰ regarding the improvement of community productivity and income through the diversification of organic fertilizer production farming. However, there is a fundamental research gap, namely the absence of an analysis that explicitly and deeply links the adaptation strategies of rubber farmers with the perspective of Islamic Economics. In fact, in the context of a society that highly upholds religious values, the ethical and justice principles regulated in Islamic Economics—such as honesty in transactions, the prohibition of usury (*riba*), and social responsibility—are highly relevant to ensuring that efforts to achieve business sustainability are conducted in an ethical manner and provide economic justice.¹¹ This gap indicates that existing studies have not fully provided a holistic picture of the determinants of farmers' success, which encompass both material and spiritual dimensions. Therefore, this study aims to fill this void by conducting an integrated analysis of the diversification and adaptation strategies implemented by rubber farmers in Salam Babaris Village, specifically examining them from the framework of justice and ethical principles in Islamic Economics. This approach is expected to not only identify effective adaptive practices but also evaluate their compliance with *sharia* values, so as to offer novelty in the form of agricultural policy recommendations that are just, sustainable, and grounded in ethical values.

RESEARCH METHOD

This research employs a qualitative approach applying a case study method specifically located in Salam Babaris Village, Tapin Regency, South Kalimantan. The selection of this approach aims to obtain an in-depth understanding of the adaptive strategies implemented by local rubber farmers, particularly in facing price fluctuations,

⁶ Ahmad Echsanudin, "Strategi Diversifikasi Petani Dalam Menghadapi Fluktuasi Harga Tembakau," *Baraka: Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (2025): 9–17.

⁷ Evy Maharani et al., "Diversifikasi Usahatani Kelapa Dan Nanas Madu Gemilang Di Kecamatan Kempas Kabupaten Indragiri Hilir," *Prosiding Seminar Nasional Fakultas Pertanian UNS* 9, no. 1 (2025), <https://proceeding.uns.ac.id/semnasfp/article/view/984>.

⁸ Muzakkir Putera et al., "Penerapan Sistem Tumpang Sari Kopi Robusta Dan Nilam Sebagai Upaya Diversifikasi Usaha Tani Di Desa Teuladan," *Nawadeepa: Jurnal Pengabdian Masyarakat* 4, no. 2 (2025): 69–74, <https://doi.org/10.58835/nawadeepa.v4i2.513>.

⁹ Josua Mareanto Sihotang et al., "Dampak Perubahan Iklim Terhadap Usaha Tani Padi: Studi Adaptasi Petani Kampung Prafi Mulya, Distrik Prafi, Kabupaten Manokwari," *Journal of Sustainable Agriculture Extension* 3, no. 2 (2025): 107–19, <https://doi.org/10.47687/josae.v3i2.1646>.

¹⁰ Flora Puspitaningsih et al., "Pendampingan Peningkatan Produktivitas Dan Pendapatan Masyarakat Melalui Diversifikasi Usaha Tani Pembuatan Pupuk Organik Dengan Teknik MOL (Mikro Organisme Lokal)," *Dedication: Jurnal Pengabdian Masyarakat* 9, no. 1 (2025): 81–92, <https://doi.org/10.31537/dedication.v9i1.2264>.

¹¹ Muhammad Syauqi Yunilhamri et al., "Paradigma Karakteristik Ekonomi Syariah," *AT-TAWASSUTH: Jurnal Ekonomi Islam* 9, no. 2 (2024): 329, <https://doi.org/10.30829/ajei.v9i2.22989>; Desti Ulya et al., "Teori Etika dan Penerapan Etika Bisnis di Lembaga Keuangan," *Excess: Jurnal Ekonomi, Manajemen dan Akuntansi* 1, no. 02 (2024): 14–31.

and to review these strategies from the perspective of Islamic economic ethics. Research data were collected through a combination of techniques, namely in-depth interviews with farmers and landowners as key informants, direct observation in the farming areas, and documentation of supporting data.¹² In the analysis stage, the collected qualitative data were processed systematically through data reduction to sort out essential information, followed by a narrative data display. Specifically, the data analysis utilizes an optimization problem formulation based on the theory of Islamic economic diversification. This model serves as the theoretical framework to identify and determine the diversification strategy considered most optimal within the context of Islamic economics and ethics. Conclusion drawing or the interpretation of the research results was conducted through a combination of Islamic economic theory and risk analysis approaches, which aims to present a comprehensive overview of the farmers' practical strategies while simultaneously assessing the level of compliance of these practices with the principles of justice and sustainability within the *sharia* framework.

RESULTS AND DISCUSSION

Crop Diversification Strategy and Value-Added Product Development

Farmers have actively implemented business diversification as a primary risk mitigation step, so they no longer rely the fate of their family's economy solely on the price of raw rubber sap (latex). Most respondents indicated that this diversification is realized through two main ways: complementary crop diversification and value-added product development. Crop diversification is carried out by planting food and horticultural commodities, such as rice, vegetables (mustard greens, spinach), and fruits, among or in separate plots from the rubber plantation. This practice effectively serves a dual function as a risk buffer, namely as a food reserve guaranteeing family food security and as an alternative, liquid income source when rubber prices experience a drastic decline. This phenomenon is emphasized by one of the key informants. Mr. Muhammad Syafii, one of the farmers, explained,

"If the price of rubber plummets to below Rp 8,000/kg, we do not worry too much. Alhamdulillah (Praise be to God), the harvest of these vegetables and rice can feed the family for a month and there is even a surplus to sell at the weekly market. So there is an economic 'buffer' for us, it is not completely empty. We have been doing this strategy for generations to calm our hearts (reduce worries)."

This statement underlines the effectiveness of this strategy in reducing economic vulnerability, as supported by the research of Tohiroh et al.¹³ and Mulwa and Visser¹⁴ who identified intercropping systems and side business diversification as vital active strategies for farmers to survive and mitigate price shocks. Qualitative risk and benefit analysis shows that diversification can tangibly and significantly increase the total income

¹² Hardani Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (CV. Pustaka Ilmu, 2020).

¹³ Tohiroh Tohiroh et al., "Strategi Keberlanjutan Bisnis Untuk Usaha Kecil Di Sektor Pertanian," *Jurnal Ilmiah Ekonomi Manajemen & Bisnis* 3, no. 1 (2025): 01–07, <https://doi.org/10.60023/eymdsa66>.

¹⁴ Chalmers K. Mulwa and Martine Visser, "Farm Diversification as an Adaptation Strategy to Climatic Shocks and Implications for Food Security in Northern Namibia," *World Development* 129 (May 2020): 104906, <https://doi.org/10.1016/j.worlddev.2020.104906>.

of farmers, providing real protection against market uncertainty caused by global (economic) and local (weather) factors. From the perspective of Islamic Economics, the practice of diversifying into *halal* and sustainable business types is highly recommended. It is in line with the principles of sustainability and the avoidance of risk (*gharar*), because by spreading investments across various commodities, the extreme risk of loss from one commodity can be offset by the yield from other commodities, ensuring that economic activities continue to run according to *sharia* and are not purely speculative.¹⁵

Furthermore, farmers have also begun to realize the importance of value-added product development (downstreaming). Although still on a small home industry scale, some farmers are trying to process rubber sap into semi-finished products or even consumer products, such as crackers made from rubber latex. This downstreaming effort aims to break the dependence on raw material sales and capture a part of the value chain that has long been dominated by large industries.¹⁶ Training programs regarding cultivation techniques, quality control, and rubber processing from the government and non-governmental organizations greatly assist farmers in increasing their productivity and harvest quality, enabling them to compete in regional and local markets. The effort to create added value at the farmer level is increasingly important considering the classic issues faced by the Indonesian rubber industry, such as fluctuating prices, limited downstreaming, and low diversification of processed products, which require specific regulatory support and incentives.¹⁷ Thus, the diversification strategy in Salam Babaris Village is not merely about adding crops, but also a structured effort to optimize the utilization of land and resources to create economic resilience based on ethics and sustainability.

Application of Direct Marketing Techniques and Sharia Ethical Principles

In facing unstable price fluctuations, farmers in Salam Babaris Village strategically apply direct marketing techniques to maximize profit margins and minimize the risk of non-transparent transactions. Farmers tend to avoid distribution channels involving multiple intermediaries (layered middlemen) and prefer to establish direct partnerships with local collectors, regional traders, or even sell their harvests to nearby markets.¹⁸ This strategy is a rational response to market inefficiency. Mr. Suprpto, one of the respondents, explained,

"I prefer selling directly to the local collector in the village or to the market. If it goes through many middlemen, the price that reaches us (farmers) is too little, because many costs are deducted along the way. By selling directly, we can

¹⁵ Acep Samsudin et al., "Analisis Risiko Investasi Saham Melalui Diversifikasi Portofolio Secara Domestik Dan Internasional," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 4, no. 5 (2023): 1330–51, <https://doi.org/10.47467/elmal.v4i5.2895>.

¹⁶ Antoni Ludfi Arifin and Dadang Solihin, "Hilirisasi Pangan Guna Mewujudkan Ketahanan Ekonomi," *Jurnal Pendidikan Ekonomi Akuntansi Dan Kewirausahaan (JPEAKU)* 5, no. 1 (2025): 19–27, <https://doi.org/10.29407/jpeaku.v5i1.25446>.

¹⁷ Rista Indah Fitriyaningrum and Daspar Daspar, "Analisis Ancaman Dan Keberlangsungan Pertanian Di Indonesia Serta Perdagangan Internasional Saat Menjalani Kerjasama Dengan Rusia Dalam Bidang Pertanian," *Kompeten: Jurnal Ilmiah Ekonomi Dan Bisnis* 4, no. 1 (2025): 1244–52, <https://doi.org/10.57141/kompeten.v4i1.205>.

¹⁸ Arnas Hasanuddin et al., "Pengaruh Saluran Distribusi , Biaya Pemasaran Dan Volume Penjualan Terhadap Pendapatan Petani Kentang Di Kabupaten Gowa Sulawesi Selatan," *Economics and Digital Business Review* 5, no. 2 (2024): 701–34, <https://doi.org/10.37531/ecotal.v5i2.1620>.

negotiate and know exactly the fair market price. We also usually consult (musyawarah) with the traders first, so that both parties profit and no one feels cheated. Honesty is our main capital."

The advantages of this direct marketing practice are highly significant: first, the efficiency of transaction and transportation costs increases due to the shortening of the supply chain, which directly contributes to an increase in farmers' net profit margins.¹⁹ Second, the establishment of more personal and transparent relationships between producers and buyers. From the perspective of Islamic Economics, this practice is highly supported because it upholds the principles of justice (*'adl*) and honesty (*shiddiq*).²⁰ Transactions are conducted based on open information regarding product quality and market conditions, and are based on consultation and consensus (*musyawarah dan mufakat*) before price determination, effectively avoiding prohibited practices such as fraud (*taghrir*), scale manipulation, and *gharar* (uncertainty or excessive speculation) that often occur in long and closed supply chains. Farmers also demonstrate adaptability by managing their sales timing strategy, where some are willing to temporarily store their rubber harvest to wait for more profitable price signals, which is a form of rational risk management that does not violate *sharia* principles. Thus, the application of direct marketing techniques serves not only as a tool to achieve higher economic profits but also as a manifestation of the farmers' efforts to conduct their economic activities in accordance with Islamic ethical guidance.

Integrated Adaptation to Non-Market Risks

Market price fluctuations, which are the main focus, are often exacerbated by the presence of non-market risks, particularly those related to environmental and agronomic conditions. Farmers in Salam Babaris Village realize that their economic resilience is highly dependent on the resilience and stability of plantation production. Therefore, their adaptation strategies in this area are proactive, knowledge-based, and collective.

1. Management of Environmental and Weather Risks, and the Improvement of Crop Resilience

The specific challenges faced include weather anomalies (prolonged dry seasons that reduce latex production and extreme rain that disrupts tapping) as well as pest and disease attacks (specifically *Phytophthora*). Farmers respond to this with an approach that prioritizes sustainability. Field findings indicate that farmers actively improve agronomic literacy and make technical adjustments empirically. Mr. Syafi'udin, a senior farmer, highlights:

"We no longer plant haphazardly. We frequently attend Farmer Group (Kelompok Tani) meetings or training from the Department of Agriculture to learn about integrated pest management and how to select superior seeds that

¹⁹ Sheila Pavita Rahma and Dyah Ekaari Sekar Jatiningasih, "Optimalisasi Rantai Pasok Pengembangan Eco-Design: Studi Eksperimental Pengaruh Informasi Biaya Dan Transportasi," *Reviu Akuntansi Dan Bisnis Indonesia* 9, no. 1 (2025): 111–24, <https://doi.org/10.18196/rabin.v9i1.26083>.

²⁰ Miftahul Janna Ritonga and Khairunnas Jamal, "Etika Bisnis Dalam Al-Qur'an Kajian Tafsir Atas Ayat-Ayat Tentang Keadilan Dan Kejujuran Dalam Perdagangan," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2025), <https://doi.org/10.30651/jms.v10i1.25102>; Siti Aisyah, "Peran Kejujuran dan Transparansi dalam Meningkatkan Integritas Bisnis Syariah," *Al-A'mal : Jurnal Manajemen Bisnis Syariah* 2, no. 1 (2025): 104–12.

are disease-resistant, especially against leaf fall disease. We also apply cultivation with wider planting distances so that subsequent plant nurseries are more optimal and to facilitate pest and disease control. In addition, we adjust planting schedules and harvest times to get the best prices, as well as reduce the risk of losses due to extreme weather."

This statement underlines the adoption of technology and the improvement of cultivation quality as the first line of defense against non-market risks. This strategy includes: a) The use of superior disease-resistant varieties as a long-term investment; b) The application of environmentally friendly cultivation techniques, including crop rotation and the minimal use of pesticides in accordance with environmental/sharia regulations, which is part of the responsibility of a vicegerent on earth (*khalifah fil ardh*); c) The adjustment of planting and harvesting schedules based on experience and local weather predictions to mitigate losses. These proactive efforts to preserve the environment and natural resources align with the principles of *isti'mar* (development and maintenance of the earth) and sustainable development in Islamic Economics, ensuring resources are managed responsibly.²¹

2. The Role of Social Capital and the Strengthening of Village Institutions

Another key aspect underpinning the non-market risk mitigation strategy is Social Capital, which is manifested in the village institutional structure, specifically the Farmer Groups (Poktan). Strong social relations and mutual trust within the Poktan serve as highly effective non-market mechanisms in overcoming vulnerability.

a. Internal Synergy (*Ta'awun*)

The Farmer Group functions as a forum for collective consultation (*musyawarah*) to overcome shared problems, ranging from collective price negotiations with traders, lending of agricultural equipment, to integrated pest control. Farmers like Mr. Misran and Mr. Baihaki actively establish cooperation with fellow farmers and landowners. This spirit of *ta'awun* (mutual assistance) facilitates access to social capital and the latest agronomic information, which functions as a flexible informal social insurance during crises.²²

b. External Institutional Support

Farmers also benefit from external institutional support in the form of programs from the local government and non-governmental organizations. This support takes the form of facilitation of modern technical training (for example, efficient tapping techniques, counseling on financial management, and product processing) and working capital incentives or agricultural equipment subsidies. This institutional strengthening is highly vital because it strengthens the farmers' ability to compete and adapt sustainably, while simultaneously encouraging the implementation of agricultural practices that are in accordance with *sharia* ethical values.

²¹ Harry Irawan et al., "Kesejahteraan Ekonomi Sebagai Pendorong Pembangunan Ekonomi Berkelanjutan: Tinjauan Dari Surah Hud Ayat 61," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 9, no. 3 (2024), <https://doi.org/10.30651/jms.v9i3.21468>.

²² Moh Rafli, "Strategi Pengembangan Kakao Di Dusun 3 Desa Saloya Kabupaten Donggala Dalam Meningkatkan Pandapatan Petani Perspektif Ekonomi Islam" (Undergraduate Thesis, Universitas Islam Negeri Datokarama, 2025), <https://repository.uindatokarama.ac.id/id/eprint/5189/>.

Overall, the strategies in Salam Babaris Village demonstrate a strong integration between market risk mitigation (diversification and direct marketing) and non-market risk mitigation (crop resilience, environment, and social capital). This holistic approach—all of which is grounded in the justice and ethical principles of Islamic Economics—has proven to be a robust solution to achieve fair and sustainable prosperity for the farming community.

CONCLUSION

The adaptive strategies of rubber farmers in facing commodity price fluctuations are integrated and based on the principles of economic prudence and Islamic ethics. The core strategy implemented is business diversification, both through planting food and horticultural commodities (e.g., rice and vegetables) to create an income 'buffer' and guarantee food security, as well as through the development of value-added products (downstreaming) to increase profit margins. This market risk mitigation strategy is complemented by direct marketing practices to traders or local markets, which not only increase transaction cost efficiency but also align with the principles of justice (*'adl*) and honesty (*shiddiq*) in Islamic Economics, through the practice of consultation and consensus (*musyawarah dan mufakat*) that avoids *gharar* (excessive speculation) and fraud. Furthermore, farmers' economic resilience is strengthened by proactive agronomic adaptation to non-market risks (weather and pests) through the adoption of superior varieties and environmentally friendly cultivation techniques, which are in line with the principle of *isti'mar* (environmental sustainability). All these efforts are supported by the high level of Social Capital within the Farmer Groups (Poktan), which functions as a mechanism of *ta'awun* (mutual assistance) and informal social insurance. Thus, this diversification strategy based on Islamic Economics has proven to be an effective and equitable solution in maintaining the sustainability of farmers' businesses, strengthening economic resilience, and ensuring their livelihood activities are in harmony with ethical values.

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