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Social Capital-Based Empowerment of Women Farmers in Strengthening Household Economic Resilience from an Islamic Economic Perspective

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Abstract: *This study aims to analyze the phenomenological experiences of women farmers in constructing and interpreting social capital within the perspective of Islamic economics in Kebun Tebu District, West Lampung Regency. Women farmers play dual roles in both agricultural and domestic activities; however, their contributions are often overlooked in agricultural development studies. This research employs a qualitative approach with a phenomenological method to explore the lived experiences of women farmers related to trust, social networks, norms, and mutual cooperation practices that support household welfare. Data were collected through participatory observation, in-depth interviews, and documentation involving five informants selected purposively from the Women Farmers Group (Kelompok Wanita Tani/KWT). The findings reveal that the social capital of women farmers is manifested through bonding within family and neighborhood solidarity, bridging through KWT networks and rotating savings groups (arisan), and linking through relationships with agricultural extension workers and village institutions. These social practices align with Islamic economic values such as ta'awun (mutual assistance), 'adl (justice), and maslahah (public benefit), which serve as ethical foundations for their economic activities. The experiences of women farmers demonstrate that social capital is not merely a network of relationships but also a manifestation of religious values that strengthen household economic resilience. This study contributes to enriching social capital theory by incorporating gender dimensions and Islamic values within a rural agrarian context.*

Keywords: *Phenomenology, Women Farmers, Social Capital, Islamic Economics, Welfare*.

Abstrak: Penelitian ini bertujuan untuk menganalisis dinamika pengalaman fenomenologis petani perempuan dalam membangun dan memaknai modal sosial serta mengkonstruksinya dalam perspektif ekonomi Islam di Kecamatan Kebun Tebu, Kabupaten Lampung Barat. Petani perempuan memiliki peran ganda dalam aktivitas agraris dan domestik, namun kontribusinya sering kurang terlihat dalam kajian pembangunan pertanian. Penelitian ini menggunakan pendekatan kualitatif dengan metode fenomenologi untuk menggali pengalaman hidup (lived experience) petani perempuan terkait kepercayaan, jaringan sosial, norma, dan praktik gotong royong yang menopang kesejahteraan rumah tangga. Data

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diperoleh melalui observasi partisipatif, wawancara mendalam, dan dokumentasi terhadap lima informan yang dipilih secara purposive dari Kelompok Wanita Tani (KWT). Hasil penelitian menunjukkan bahwa modal sosial petani perempuan terwujud dalam bentuk bonding melalui solidaritas keluarga dan tetangga, bridging melalui jaringan KWT dan arisan, serta linking melalui hubungan dengan penyuluh dan lembaga desa. Praktik sosial tersebut selaras dengan nilai ekonomi Islam seperti ta'awun (tolong-menolong), 'adl (keadilan), dan maslahah (kemanfaatan), yang menjadi landasan etis dalam aktivitas ekonomi mereka. Pengalaman petani perempuan membuktikan bahwa modal sosial bukan sekadar jaringan relasi, tetapi juga praktik nilai religius yang memperkuat ketahanan ekonomi rumah tangga. Penelitian ini berkontribusi pada pengayaan teori modal sosial dengan memasukkan dimensi gender dan nilai-nilai Islam dalam konteks agraris pedesaan.

Kata Kunci: *Fenomenologi, Petani Perempuan, Modal Sosial, Ekonomi Islam, Kesejahteraan*.

INTRODUCTION

The agricultural sector occupies a strategic position in the lives of rural communities because it not only serves as a primary source of livelihood but also shapes social relations, patterns of cooperation, and household adaptation mechanisms in response to various economic pressures. In agrarian communities, the sustainability of farming activities is determined not only by land ownership, financial capital, and technology, but also by the quality of social relations that enable farmers to access information, labor, assistance, and other resources. Mamiit et al. demonstrate that social relations at the farm level contribute to the accumulation of social capital and have a positive influence on the efficiency and sustainability of agricultural production. This finding indicates that the social dimension constitutes an important component of the economic resilience of agrarian communities (Mamiit et al., 2021).

This condition is also relevant to the lives of communities in Kebun Tebu District, West Lampung Regency, where agriculture remains strongly embedded in local livelihoods. Agricultural activities in this area are not merely production-oriented activities but are also embedded within networks of families, neighbors, farmer groups, and village institutions. Cooperation, mutual assistance, information exchange, and trust-based relationships form part of the community's strategy for maintaining the continuity of farming activities. In this context, social capital can be understood as a non-material resource that helps communities cope with limited economic capital while strengthening household resilience.

Within this agrarian social structure, women occupy an important position, although their contributions are not always proportionately recognized. Women farmers are not only responsible for domestic work but are also actively involved in land preparation, planting, crop maintenance, harvesting, post-harvest processing, household financial management, and economic decision-making. International studies indicate that women's economic contributions to agriculture are frequently underrecognized despite their substantial involvement in production and resource management. Through a systematic review of international literature, Dunne, Siettou, and Wilson found that the economic visibility of women in agriculture continues to be constrained by limited access to land, education, organizations, and productive resources (Dunne et al., 2021).

This issue is not merely related to the division of labor but also to gender relations within the social structure of agriculture. Leder emphasizes that changes in women's roles in agriculture cannot be adequately understood solely through the concept of the *feminization of agriculture*; rather, they must also be examined through power relations, access to resources, household positioning, and social spaces within communities (Leder, 2022). In the Indonesian context, research on community-based forest management programs has also shown that although communities may possess relatively strong social capital, women may still experience exclusion from planning, evaluation, and decision-making processes. These findings indicate that women's participation in agrarian activities does not necessarily correspond with recognition of their roles and economic capacities.

Under such conditions, social capital becomes an important resource for women farmers. Social capital is formed through trust, norms, networks, reciprocity, and social relationships that enable individuals and groups to undertake collective action. In agricultural contexts, social capital may take the form of *bonding social capital* through family and close community relationships, *bridging social capital* through relationships across different groups, and *linking social capital* through connections with agricultural extension workers, government institutions, and other formal organizations. Arnott et al. show that *bonding, bridging,* and *linking social capital* perform different functions in helping farmers obtain support, information, and the capacity to adapt to changes in agricultural policy (Arnott et al., 2021).

The gender dimension makes access to social capital more complex. Po and Hickey found that social capital is associated with women's participation in agricultural decision-making, although its benefits vary according to social and economic conditions (Po & Hickey, 2020). Similarly, Craig et al. demonstrate that *bonding, bridging,* and *linking social capital* are neither equally available nor equally utilized by men and women, meaning that differences in access to social networks influence households' ability to obtain food and other resources (Craig et al., 2023). Therefore, social capital cannot be understood as a neutral resource; rather, it must be analyzed in relation to gender, social position, and individual experience.

Recent research on women farmers further reinforces the importance of this perspective. Parsons et al. found that women farmers tend to rely heavily on informal, community-based networks to obtain practical and emotional support, knowledge, and resources (Parsons et al., 2026). However, women continue to face limited access and recognition within formal agricultural networks that are predominantly male-dominated. This finding indicates that women's social capital functions not only as an economic instrument but also as a mechanism of adaptation and resilience embedded in everyday social relations.

A similar condition can be observed in the existence of Women Farmers Groups (*Kelompok Wanita Tani* or KWT), which serve as important spaces for women to develop networks, exchange information, build cooperation, and expand access to various resources. In the Indonesian context, studies on KWT show that social capital in the form of participation, trust, reciprocity, and cooperative networks is associated with stronger institutions and improved member welfare. Laila and Sugito, for instance, demonstrate that social capital can act as a catalyst for the empowerment

of women farmer groups through the values of mutual cooperation, discipline, responsibility, and member commitment (Laila & Sugito, 2025).

Nevertheless, most previous studies have tended to position social capital as a variable measured through levels of participation, networks, trust, or its effects on productivity and income. Studies on women farmers have also frequently focused on access to resources, empowerment, decision-making, and adaptation to environmental change. Po and Hickey, Craig et al., and Parsons et al., for example, have demonstrated important relationships between gender, social networks, and the adaptive capacity of women farmers (Po & Hickey, 2020); Craig et al., 2023; Parsons et al., 2026). However, these studies have not specifically explained how women experience, interpret, and construct social capital as part of their everyday lives while simultaneously being influenced by religious values.

This gap becomes particularly important when social capital is situated within the context of rural Muslim communities. Practices such as mutual cooperation, resource sharing, deliberation, maintaining trust, and helping one another are closely associated with Islamic values such as *ta'awun* (mutual assistance), *ukhuwah* (brotherhood/sisterhood), *shura* (deliberation), *amanah* (trustworthiness), *al-'adl* (justice), and *maslahah* (collective benefit). Within the framework of Islamic economics, economic activities are not solely directed toward material gain but also toward justice, social benefit, social responsibility, and multidimensional well-being. Studies of ethical leadership in Indonesian Muslim communities have similarly shown that the values of *amanah* and *maslahah* can strengthen trust and social cohesion within community life.

Accordingly, the social capital practices of women farmers can be understood not merely as mechanisms for reducing production costs or expanding economic access, but also as social practices imbued with ethical and spiritual meanings. When women help one another in agricultural activities, exchange information, support fellow group members, or engage in deliberation to resolve problems, these activities may carry dual meanings: as economic strategies and as expressions of religious values. This perspective is important because the concept of welfare in Islamic economics extends beyond income growth and encompasses social justice, harmonious relationships, dignity, and collective well-being.

A phenomenological approach is therefore relevant for understanding these dimensions because it allows the lived experiences of women farmers to be positioned as a primary source of knowledge. Through phenomenology, social capital is not merely interpreted as a theoretical category consisting of *trust, norms,* and *networks*, but as a reality that is experienced, felt, interpreted, and given meaning by women in their everyday agricultural activities. This approach enables the study to capture how work experiences, family relationships, interactions within KWT, relationships with village institutions, and religious beliefs shape women farmers' understanding of cooperation and well-being.

Based on the dialogue with previous studies, there remains an academic gap concerning how the lived experiences of women farmers shape the construction of social capital through *bonding, bridging,* and *linking* relationships, and how these practices acquire economic and religious meanings within the perspective of Islamic

economics. This constitutes the *research gap* addressed by the present study. Previous studies have primarily explained the effects or functions of social capital, whereas this research seeks to understand the process through which social capital is interpreted through the subjective experiences of women farmers within a rural Muslim agrarian context.

The novelty of this study lies in the integration of three dimensions that have often been discussed separately: the phenomenological experiences of women farmers, the construction of social capital, and Islamic economic values. This study not only identifies forms of *bonding, bridging,* and *linking social capital*, but also examines how these forms of social capital are interpreted through the values of *ta'awun, shura, al-'adl, ukhuwah,* and *maslahah*. This perspective is expected to broaden the study of social capital by incorporating both gender and religious dimensions while providing a conceptual foundation for developing women's empowerment models based on Islamic community values.

Based on the foregoing discussion, this study aims to analyze the dynamics of women farmers' phenomenological experiences in building and interpreting social capital from the perspective of Islamic economics in Kebun Tebu District, West Lampung Regency. Specifically, the study seeks to identify forms of *bonding, bridging,* and *linking social capital*; to understand the meanings women farmers attribute to trust, norms, networks, and cooperation; and to explain the relationship between these practices, Islamic economic values, and household economic resilience. The findings are expected to contribute theoretically to the study of gender- and religion-based social capital while also providing practical insights for the development of more inclusive, participatory, and sustainable policies for the empowerment of women farmers.

METHOD

This study employed a qualitative approach using a phenomenological method to gain an in-depth understanding of the lived experiences of women farmers in building and interpreting social capital. The phenomenological approach was selected because it allows researchers to understand experiences as they are directly lived and interpreted by research participants. Thus, the study does not focus solely on observable social actions but also on the meanings, perceptions, and interpretations embedded in those experiences. This approach is particularly relevant for examining how women farmers understand trust, social networks, norms, cooperation, and religious values within their agrarian lives (Creswell & Poth, 2018).

The study was conducted in Kebun Tebu District, West Lampung Regency, Lampung Province, focusing on women farmers who are members of Women Farmers Groups (*Kelompok Wanita Tani* or KWT). The research site was selected purposively because the local community has a strong agrarian character, and women are actively involved in agricultural production, household economic management, group activities, and community social relations. Field data were collected from May to July 2026, covering preliminary field exploration, interviews, participant observation, documentation, data deepening, and confirmation of the information obtained.

Research informants were selected using purposive sampling, in which individuals were chosen based on specific characteristics considered relevant to the research focus. Purposive selection is commonly used in qualitative research when researchers require participants who have direct experience with the phenomenon under investigation (Creswell & Poth, 2018). The informants consisted of fifteen women farmers who were active members of Women Farmers Groups (KWT) and involved in the agricultural, social, and economic activities of their groups. The selection criteria included active participation in KWT activities, experience in farming, interaction with fellow group members and the wider community, and the ability to provide relevant information concerning experiences of building networks, trust, and cooperation.

Primary data were collected through in-depth interviews using a semi-structured format. Semi-structured interviews enabled the researchers to maintain focus on the core research issues while also allowing informants sufficient flexibility to describe their experiences and the meanings they attributed to them more openly (Creswell & Poth, 2018). The interviews explored women farmers' experiences in building trust, maintaining social norms, developing networks, practicing mutual cooperation, participating in KWT activities, interacting with agricultural extension officers and village officials, and interpreting these activities within their economic and religious lives.

In addition to interviews, the study employed participant observation and documentation. Observation was conducted by directly participating in and observing agricultural activities, interactions among KWT members, and several group-based social activities. These observations were used to assess the consistency between the experiences described by informants and the social practices occurring in the field. Documentation included field notes, photographs of activities, KWT archives, and other supporting documents used to complement interview and observational data. The use of multiple data collection techniques is important in qualitative research because it produces a more comprehensive understanding of the phenomenon while supporting the assessment of data credibility through triangulation (Carter et al., 2014).

Data were analyzed interactively by referring to the framework proposed by Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing/verification. Data condensation involved selecting, focusing, simplifying, abstracting, and organizing data obtained from interviews, observations, and documentation in accordance with the research focus. This model views analysis as a continuous and interconnected process that takes place from the initial stage of data collection through to the formulation of conclusions (Miles et al., 2014).

During the condensation stage, the data were grouped according to themes emerging from the informants' experiences, including trust, social norms, social networks, mutual cooperation, solidarity, and relationships with institutions. The data were then organized into the categories of *bonding social capital, bridging social capital,* and *linking social capital*. At the same time, the study identified religious meanings emerging from the participants' experiences, particularly the values of *ta'awun, ukhuwah, shura, al-'adl, amanah,* and *maslahah*.

The next stage involved presenting the data in descriptive and thematic narratives. Data display was intended to organize information so that patterns of relationships, experiences, and meanings emerging from the data could be more easily understood. According to Miles et al., data display is an important component of qualitative research because it helps researchers identify patterns, relationships, and tendencies that may serve as a basis for drawing conclusions (Miles et al., 2014). In this study, data presentation focused on the relationship between women farmers' experiences, the forms of social capital that emerged, the role of KWT, household economic resilience, and Islamic economic values.

Conclusions were drawn continuously throughout the research process by identifying patterns, relationships, similarities, and differences among the experiences of informants. Preliminary conclusions developed during the analytical process were continuously verified against interview data, observational findings, and documentation until consistent findings were obtained. The findings were then interpreted from the perspective of Islamic economics to explain how the social practices of women farmers relate to the values of *ta'awun, ukhuwah, shura, al-'adl,* and *maslahah* in strengthening the economic and social life of their households.

Data validity was ensured through source triangulation and methodological triangulation. Triangulation is a strategy for strengthening research credibility by comparing information obtained from different sources or through different methods (Carter et al., 2014). Source triangulation was conducted by comparing information provided by women farmers serving as research informants, while methodological triangulation involved comparing data derived from interviews, participant observation, and documentation. Any inconsistencies in the data were re-examined through field notes and confirmed with the informants to ensure that the researchers' interpretations remained consistent with the participants' experiences. Through these procedures, the study sought to produce credible findings that accurately represent the subjective experiences of women farmers in building and interpreting social capital within the agrarian context of Kebun Tebu District.

RESULTS AND DISCUSSION

Based on in-depth interviews, participant observation, and documentation involving five informants who were members of Women Farmers Groups (*Kelompok Wanita Tani* or KWT) in Kebun Tebu District, West Lampung Regency, the study found that the social capital of women farmers does not exist as a social element separate from economic activity. Rather, it is formed through interconnected relationships involving trust, norms, social networks, solidarity, and institutional linkages. This social capital functions as a social mechanism that enables women farmers to sustain agricultural activities, expand access to resources, cope with economic limitations, and strengthen household resilience. The findings indicate that women farmers' experiences in building social capital can be understood through three main configurations, namely *bonding social capital, bridging social capital,* and *linking social capital*, which subsequently acquire religious meaning through Islamic economic values.

Construction of Trust, Norms, and Social Networks in the Lives of Women Farmers

The findings show that trust constitutes the most fundamental element in social relations among women farmers in Kebun Tebu District. Such trust develops through long-term interaction, kinship ties, residential proximity, and shared involvement in agricultural activities. In practice, trust is reflected when members lend agricultural tools to one another, share information on crop prices, assist each other during planting and harvesting, and provide support when a member encounters difficulties. These forms of cooperation generally take place without formal agreements because relations among members are based on moral commitment and the belief that assistance provided will be reciprocated on another occasion.

In this context, trust serves not only a social function but also an economic one. Relationships built on trust reduce the need for formal transaction mechanisms and enable members to access resources without incurring additional costs. Social capital therefore functions as a partial substitute for limited financial capital. This finding is consistent with studies on Women Farmers Groups showing that interpersonal trust and norms of mutual cooperation constitute important foundations for group continuity, knowledge exchange, and collective agricultural activities. Allawiyah et al., for example, found that strong internal networks and trust among KWT members were able to sustain participation and women's empowerment activities, although access to external networks remained a challenge (Allawiyah et al., 2026).

Trust is further reinforced by social norms that function as mechanisms of informal social control. Mutual cooperation, deliberation, helping one another, discipline, and responsibility are collectively understood as norms that regulate group behavior. These norms do not merely govern social relations but also determine how members are expected to behave in collective activities. When a member is less active in group activities, informal social sanctions may arise in the form of reprimands, social judgment, or diminished trust from other members. Social norms therefore contribute to maintaining group stability while reducing the possibility of opportunistic behavior.

This finding corresponds with Al Nido et al., who show that the cohesion of Women Farmers Groups is strongly influenced by networks, trust, adherence to norms, cooperation, and members' social awareness. The strength of social capital enables groups to sustain member participation and develop community-based empowerment mechanisms (Al Nido et al., 2024). However, in the context of Kebun Tebu District, these norms are more complex because they are rooted not only in collective agreements within the group but also in family values, traditions of mutual cooperation, and religious teachings that have been internalized in everyday life.

In addition to trust and norms, social networks constitute the most visible arena in which social capital is actualized. KWT functions as a social node connecting women farmers with fellow members, other community groups, agricultural extension workers, village governments, and empowerment programs. Through these networks, members gain information on agricultural techniques, fertilizers, seeds, prices, training opportunities, and government programs. Social networks expand individuals' capacity to access resources that would be difficult to obtain if they worked independently.

The findings indicate that KWT does not function merely as an administrative organization but also as a social space in which women develop collective capacity. Laila and Sugito found that social capital acts as a catalyst in empowering Women Farmers Groups because group success is strongly influenced by mutual cooperation, discipline, responsibility, and member commitment. Similar findings are also reflected in the study of Hermawan et al., which shows that women farmer groups can serve as a medium for sustainable empowerment through participation, capacity building, utilization of local resources, and the development of community-based economic activities (Laila & Sugito, 2025).

These findings suggest that trust, norms, and networks do not operate separately. Trust enables networks to function, norms maintain the continuity of relationships, and networks provide arenas for the exchange of resources. Together, these elements form a structure of social capital that supports the lives of women farmers. In other words, the social capital identified in this study is not merely an individual asset but a collective resource generated through continuously maintained social relations.

Configurations of Bonding, Bridging, and Linking Social Capital among Women Farmers

The experiences of women farmers indicate that social capital takes three interconnected forms. The first is *bonding social capital*, which refers to relationships formed within close and relatively homogeneous networks, particularly among family members, neighbors, and fellow KWT members. Bonding is reflected in solidarity among members when dealing with economic hardship, labor needs, or family problems. These relationships provide emotional support, a sense of security, and practical assistance that enable women farmers to cope with economic pressures.

The strength of *bonding social capital* is particularly important because some women farmers have limited access to financial capital and formal resources. Under such conditions, family and community networks become the first line of social protection. However, excessively strong bonding may also become limiting when social ties circulate only within the same group. Craig et al. demonstrate that access to *bonding, bridging,* and *linking social capital* has different consequences for men and women, including in terms of access to food and resources (Craig et al., 2023). The forms of social capital most needed are not always available to the most vulnerable groups. This helps explain why strong internal solidarity must be accompanied by the ability to develop relationships beyond the immediate group.

The second form is *bridging social capital*, which is reflected in relationships between KWT members and wider social and economic groups. Group activities provide opportunities for women to meet, exchange experiences, access market information, and discuss production-related problems. KWT networks expand women's social relations beyond the family sphere and create opportunities to develop economic capacity collectively. In this regard, KWT serves as a bridge connecting domestic social capital with broader community economic networks.

This finding is consistent with Fitri et al., who show that empowering women farmer groups can strengthen community social assets through collective action and social cohesion (Fitri et al., 2025). However, the findings from Kebun Tebu District indicate that the bridging function has not yet been fully optimized. Access to broader marketing networks, alternative buyers, agricultural technologies, and business networks outside the local area remains relatively limited. This helps explain why some women farmers continue to depend on middlemen.

The third form is *linking social capital*, referring to vertical relationships between women farmers and institutions that possess authority, resources, or access to public policy. These relationships are evident in interactions with agricultural extension officers, village officials, and government programs. Through such linkages, women farmers may obtain seeds, training, technological information, and access to specific forms of assistance. *Linking social capital* demonstrates that group capacity is determined not only by internal solidarity but also by the ability to negotiate with institutions beyond the community's social structure.

At the same time, the findings reveal the limitations of locally embedded social capital. When relationships with external institutions are strong, groups have greater opportunities to access resources. Conversely, when *linking social capital* is weak, groups tend to rely primarily on their internal capacities. Allawiyah et al. similarly found that limited *bridging* and *linking* networks may constrain KWT access to markets, technology, and government programs (Allawiyah et al., 2026). Thus, strong *bonding* alone is insufficient to generate sustainable economic empowerment.

Overall, the construction of social capital among women farmers in Kebun Tebu District displays a layered pattern. *Bonding social capital* maintains solidarity and a sense of security, *bridging social capital* expands horizontal networks, while *linking social capital* opens access to institutions and formal resources. These forms do not operate independently but influence one another. The stronger the interconnection among them, the greater women farmers' ability to transform social relations into economic resources.

Social Capital as a Strategy for Household Economic Resilience and Women's Empowerment

The findings show that social capital has a direct effect on women farmers' capacity to maintain household economic resilience. The first impact is reflected in production cost efficiency. Mutual cooperation and the lending of agricultural tools enable members to reduce expenditures that would otherwise be used to hire labor or purchase equipment. The second impact concerns improved access to information, especially regarding crop prices, seeds, fertilizers, and production techniques. The third is the opening of opportunities for additional income through group-based activities.

These findings indicate that social capital functions as an *economic coping mechanism*. When financial capital is limited, social relationships help households sustain their economic activities. Social capital does not fully replace economic capital but enhances women farmers' ability to utilize available resources. Research by Nugroho et al. on Women Farmers Groups similarly shows that trust, norms, and

social networks are associated with women's farming performance (Nugroho et al., 2026).

Furthermore, the impact of social capital extends beyond economic efficiency and contributes to women's empowerment. Through KWT, women farmers gain space to participate, engage in discussions, make decisions, and build networks beyond the household. These activities elevate women's social position from being merely supportive labor to becoming economic actors within the community. KWT provides women with opportunities to build self-confidence, organizational capacity, communication skills, and the ability to access resources.

This finding is consistent with Murdaningrum et al., whose study on women's empowerment through KWT shows that participation in women farmer groups can expand skills, creativity, knowledge, and opportunities for women to become more empowered. However, the present study reveals a more specific dimension: the empowerment process takes place through mechanisms of social capital. Empowerment is therefore not produced solely by external programs but also through the accumulation of trust, solidarity, and networks developed by women themselves.

From a phenomenological perspective, women farmers do not necessarily interpret improved welfare solely in terms of increased income. They also understand well-being through a sense of security, the presence of people who can provide assistance during difficult times, the ability to sustain household needs, and the feeling of being valued within the group. Economic success for women farmers therefore contains both material and social dimensions.

This finding is important because it broadens the meaning of household economic resilience. Economic resilience is determined not only by income levels but also by households' ability to access networks of assistance, information, and support when facing economic pressure. In this context, social capital functions as an informal *social safety net*. The existence of social networks enables women farmers' households to absorb part of their economic risks through collective mechanisms.

Nevertheless, the study also found that the benefits of social capital have not yet fully resulted in economic independence. Dependence on middlemen persists because alternative market networks remain underdeveloped. This indicates that strong internal social capital does not automatically generate broad economic access. To achieve more substantive empowerment, social capital needs to be converted into market access, improved entrepreneurial skills, stronger economic institutions, and more effective relationships with government agencies and business actors.

Interpretation of Social Capital from an Islamic Economic Perspective and Challenges to Its Sustainability

One of the key findings of this study is that women farmers do not clearly separate social activities, economic activities, and religious values. The practice of helping one another is understood not merely as a strategy for completing work but as an expression of *ta'awun*. Group deliberation is interpreted as part of *shura*, maintaining trust as an expression of *amanah*, fair treatment among members as an

actualization of *al-'adl*, and the benefits generated by group activities for families and communities as part of *maslahah*.

This finding indicates that the social capital of women farmers has a normative-religious dimension. While conventional social capital theory generally positions trust, norms, and networks as resources that facilitate collective action, the experiences of women farmers in Kebun Tebu District show that these norms gain additional legitimacy from religious values. Trust, therefore, is not built merely through repeated social interaction but is also understood as *amanah* carrying moral consequences.

Ta'awun is the most visible value in collective agricultural practices. Labor assistance, the lending of tools, information exchange, and support for members experiencing difficulties are viewed as actions possessing both social and religious value. This interpretation reinforces commitment to collective action because individuals do not pursue personal benefit alone but also consider the welfare of other members.

The value of *shura* is reflected in group decision-making processes. Deliberation gives members opportunities to express opinions concerning group activities, the use of assistance, task distribution, and problem solving. In this context, deliberation functions not only as an organizational procedure but also as a mechanism for building fairness and legitimacy in decision-making.

The value of *al-'adl* is evident in members' expectations regarding a fair distribution of roles and benefits. Justice is important because social capital may weaken when members perceive inequality in responsibilities or the distribution of benefits. Justice therefore functions as a prerequisite for sustaining trust.

Meanwhile, *maslahah* is reflected in the orientation of KWT activities, which are not directed solely toward individual interests but also toward benefits for families and the wider social environment. Group activities that reduce production costs, broaden access to information, increase income, and strengthen solidarity generate both material and social benefits. It is at this point that social capital intersects with the concept of welfare in Islamic economics, which evaluates success not merely in terms of material accumulation but also in terms of social benefit, justice, and the sustainability of interpersonal relations.

The integration of Islamic economic values constitutes an important distinction between this study and previous research on social capital within KWT. Earlier studies have generally emphasized trust, networks, norms, participation, and empowerment. Laila and Sugito, Al Nido et al., and Allawiyah et al., for example, all demonstrate the importance of social capital in empowering women farmer groups (Laila & Sugito, 2025; Al Nido et al., 2024; Allawiyah et al., 2026). However, the findings from Kebun Tebu District reveal that such social capital is also shaped by a moral-religious framework that influences how women interpret cooperation, responsibility, and well-being.

This finding contributes theoretically by suggesting that social capital in rural Muslim communities cannot be understood solely as a relational resource. It may also be conceptualized as moral capital, namely social relations that derive binding force from religious values. In this context, *trust* intersects with *amanah*, reciprocity

with *ta'awun*, collective decision-making with *shura*, and orientations toward social benefit with *maslahah*. Such integration demonstrates that community economic practices are not value-neutral.

Nevertheless, the social capital identified in this study is not free from challenges. First, there is a growing tendency toward individualism that may reduce participation in collective activities. Second, continued dependence on middlemen indicates that women farmers' external networks remain insufficiently strong to transform existing marketing structures. Third, limited participation among younger generations creates challenges for the regeneration and sustainability of KWT. Fourth, group access to technology, digital market information, and broader business networks still requires strengthening.

These challenges indicate that social capital must both be maintained and further developed. *Bonding social capital* should be preserved to sustain solidarity, while *bridging* and *linking social capital* need to be expanded so that groups do not become trapped within excessively closed networks. Allawiyah et al. identify a similar problem, showing that strong internal networks do not necessarily translate into access to markets, technology, and government programs when external networks remain weak (Allawiyah et al., 2026).

Therefore, strategies to strengthen women farmers in Kebun Tebu District should focus on enhancing the capacity of KWT as both an economic and social institution. Such efforts may include expanding marketing networks, improving digital literacy, providing training in agricultural product processing, building partnerships with government agencies and economic institutions, and increasing the participation of younger generations. The values of *ta'awun, amanah, shura, al-'adl,* and *maslahah* can remain the ethical foundation of the group while external networks are expanded to strengthen collective economic capacity.

Overall, the findings demonstrate that the dynamics of social capital among women farmers in Kebun Tebu District are shaped through interactions among social relations, economic activities, group institutions, and religious values. Trust and norms reinforce *bonding social capital*, KWT strengthens *bridging social capital*, while relationships with agricultural extension officers and government institutions form *linking social capital*. These three forms of social capital contribute to farming efficiency, household economic resilience, women's empowerment, and social well-being. From the perspective of Islamic economics, social capital acquires broader meaning because cooperation is interpreted as *ta'awun*, trust as *amanah*, deliberation as *shura*, justice as *al-'adl*, and collective benefit as *maslahah*. Social capital among women farmers can therefore be understood both as an economic resource and as moral-religious capital that strengthens the sustainability of agrarian community life.

CONCLUSION

This study demonstrates that the social capital of women farmers in Kebun Tebu District, West Lampung Regency, is constructed through trust, social norms, and networks developed within families, Women Farmers Groups (*Kelompok Wanita Tani* or KWT), and relationships with supporting institutions. These three elements form *bonding, bridging,* and *linking social capital*, which contribute to strengthening

cooperation, expanding access to information and resources, reducing production costs, and enhancing household economic resilience. A key finding of this study is that the social capital of women farmers also possesses a moral-religious dimension, in which *trust* is interpreted as *amanah*, reciprocity as *ta'awun*, deliberation as *shura*, justice as *al-'adl*, and collective benefit as *maslahah*. Nevertheless, the sustainability of social capital continues to face challenges, including increasing individualism, dependence on middlemen, weak external networks, and limited generational regeneration. Therefore, strengthening KWT institutions, expanding market networks, and promoting empowerment based on Islamic values are essential to sustainably enhance the economic independence of women farmers.

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