

## Analysis of farmer welfare levels in Paluh Kemiri Village using Farmer Household Income Exchange Rate parameters

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### Abstract

Paluh Kemiri Village, located in the Lubuk Pakam region of Indonesia, primarily relies on agriculture for its livelihood. However, residents face challenges such as limited resources, low income, and insufficient government support. The Farmer Household Income Exchange Rate (NTPRP) is a key indicator of their welfare. Research methods included observation and interviews to assess the farming community's happiness using NTPRP parameters. The minimum NTPRP value was 0.56, indicating that household expenditures exceeded income, making it difficult for farmers to meet both agricultural and non-agricultural needs. The maximum NTPRP value was 5.43, showing that some farmers could meet their needs. On average, the NTPRP was 1.31, suggesting that most farmers manage to afford their expenses. Additionally, data from BPS NTP North Sumatra in May 2025 indicated that farmers are experiencing a surplus with a value of 139.53.

### Public Interest Statement:

Analyzing the welfare of farmers in Paluh Kemiri Village, Lubuk Pakam, is essential for understanding their economic and social conditions. This study uses the Farmer Household Income Exchange Rate (NTPRP) to identify challenges such as low income and limited resources. The findings are intended to guide the government and stakeholders in creating effective policies to improve farmers' welfare and promote sustainable agricultural development.

**Keywords:** Farmer welfare, farm household income exchange rate, agricultural livelihoods, income-expenditure disparity, rural agricultural sustainability.

**Paper type:** Case Study

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## Abstrak

Desa Paluh Kemiri, yang terletak di wilayah Lubuk Pakam, Indonesia, sebagian besar bergantung pada pertanian sebagai mata pencahariannya. Namun, penduduk menghadapi tantangan seperti keterbatasan sumber daya, pendapatan rendah, dan kurangnya dukungan pemerintah. Nilai Tukar Pendapatan Rumah Tangga Petani (NTPRP) merupakan indikator utama kesejahteraan mereka. Metode penelitian meliputi observasi dan wawancara untuk menilai kebahagiaan masyarakat petani menggunakan parameter NTPRP. Nilai NTPRP minimum adalah 0,56, yang menunjukkan bahwa pengeluaran rumah tangga melebihi pendapatan, sehingga menyulitkan petani untuk memenuhi kebutuhan pertanian dan non-pertanian. Nilai NTPRP maksimum adalah 5,43, yang menunjukkan bahwa beberapa petani dapat memenuhi kebutuhan mereka. Rata-rata, NTPRP adalah 1,31, yang menunjukkan bahwa sebagian besar petani mampu membiayai pengeluaran mereka. Selain itu, data BPS NTP Sumatera Utara pada Mei 2025 menunjukkan bahwa petani mengalami surplus dengan nilai 139,53.

### Pernyataan Kepentingan Publik:

Menganalisis kesejahteraan petani di Desa Paluh Kemiri, Lubuk Pakam, sangat penting untuk memahami kondisi ekonomi dan sosial mereka. Studi ini menggunakan Nilai Tukar Pendapatan Rumah Tangga Petani (NTPRP) untuk mengidentifikasi tantangan seperti pendapatan rendah dan keterbatasan sumber daya. Temuan ini dimaksudkan untuk memandu pemerintah dan para pemangku kepentingan dalam merumuskan kebijakan yang efektif untuk meningkatkan kesejahteraan petani dan mendorong pembangunan pertanian berkelanjutan.

**Keywords:** Kesejahteraan petani, nilai tukar pendapatan rumah tangga petani, mata pencaharian pertanian, disparitas pendapatan-pengeluaran, keberlanjutan pertanian pedesaan.

## Introduction

The meaning of Welfare in Islamic economics aims to achieve overall human welfare, namely material, spiritual, and moral welfare. The phenomenon of poverty among farmers persists in some areas. However, agricultural development efforts to increase farmers' income have brought improvements. The average relative land ownership of farmers is also very influential on farmers' income. Farmers' income becomes one of the benchmarks in seeing the level of welfare of farmers, which in turn becomes a benchmark for agricultural development. Increased productivity in a region is also an indication of agricultural development efforts. In areas with high productivity, the welfare of farmers must be higher than in other areas because the goal of development is to improve people's welfare, so that in every stage of development, people's welfare is always the primary goal. As an agricultural country with a large population and a dominant proportion of households working in agriculture, attention to the welfare of farmers is considered very strategic (Aqwa, 2024).

The agricultural sector plays a crucial role in Indonesia's economic development. In this sector, its role is related to providing employment, providing food, and contributing foreign exchange through exports, among other things. With the strength of the agricultural sector seen from the supply and demand side, agriculture will be able to support and make links with other sectors of economic activity (Imsar, 2018). Paluh Kemiri Village in Lubuk Pakam Sub-district, Deli Serdang Regency, is one of the villages where the majority of the population works as farmers. Paluh Kemiri Village is located in Lubuk Pakam District, North

Sumatra Province, Indonesia. The village is well known for its extensive agricultural presence and large farming community. Agriculture is the main livelihood for most of the villagers, and they produce various types of crops such as rice, beans, and vegetables. To measure the level of happiness and well-being of the farming community in Paluh Kemiri Village, we can collect data on the income, education, and access to healthcare in the area. Then, we can use this data to calculate the NTPRP score for the farming community.

The majority of farmers in Indonesia, totaling 26 million households, still live below the poverty line. Based on data from the Central Bureau of Statistics, in 2016, 14 percent of poor people lived in rural areas, whose economy depends on the agricultural sector. This is due to the low understanding of farmers in financial management (income and expenditure) of crops and land ownership. Until now, farmers in Indonesia, on average, have owned less than half a hectare of land. This is especially true for farmers in Java. This condition makes it difficult for farmers to cultivate their land profitably.

Another problem is that most farmers lack adequate farming skills. This is because most farmers have limited education. Limited skills, low incomes, and inadequate education make it difficult for farmers to adopt new agricultural technologies. In general, household expenditure on food and non-food items is influenced by income levels. If income levels are low, food consumption needs increase first compared to non-food needs. However, as income increases, the proportion of expenditure on food consumption will decrease. The proportion of expenditure on food consumption will decrease, and non-food needs will increase. Based on this, the level of community welfare will be measured, considering whether farmers meet only food needs or both food and non-food needs from various sources of income. The level of welfare of farmer households can be measured using the concept of Farmer Household Income Exchange Rate (NTPRP), which is a comparison between the price index obtained and the price index issued by farmers (Fauzi Arif, 2024).

## Literature Review

### Welfare

Islam views economic welfare as the establishment of a just socio-economic system that focuses on eradicating poverty, ensuring equitable wealth distribution, and promoting environmental stewardship, rather than merely relying on economic indicators like GDP (Ahmad, 2009). Islamic economic tools, such as zakat and waqf, are designed not only to redistribute wealth but also to encourage productive investment, create job opportunities, and enhance social welfare. These mechanisms aim to address poverty and unemployment while prioritizing a dignified standard of living for all members of society (Al-Hamed, 2024).

The welfare of farmers plays a crucial role in the development of the agricultural sector, with current levels indicating moderate conditions that fluctuate over time (Ilman & Syahbudi, 2023). Farmer welfare encompasses a multidimensional concept of quality of life that includes several fundamental aspects. Economically, it involves access to stable livelihoods, adequate income for basic needs, and availability of productive resources. Social dimensions include positive community relationships and a sense of belonging. At the same time, health aspects cover physical and mental well-being, supported by accessible healthcare services. Educational components focus on learning opportunities and skill development, and environmental factors emphasize living in safe, clean surroundings.

Welfare measurement typically employs key indicators such as poverty rates (reflecting basic needs fulfillment), the Human Development Index (assessing health, education, and living standards), and the Gini ratio (evaluating income inequality). To enhance welfare, coordinated efforts are essential across multiple sectors. Economic strengthening requires infrastructure development, investment promotion, and job creation.

At the same time, educational improvements need equitable access to quality schooling aligned with labor demands. Healthcare accessibility depends on facility expansion, workforce availability, and public health initiatives. Social security systems must protect vulnerable groups, and environmental sustainability requires responsible natural resource management and pollution reduction. These interconnected strategies collectively contribute to advancing farmer welfare and, by extension, agricultural sector resilience.

## Revenue

Income is an important element in the economy that plays a role in improving the standard of living of many people through the production of goods and services. A person's income depends on the type of work. There are various sources of income, including a businessman earning income from business profits, civil servants earning income in the form of salaries, factory workers earning income in the form of wages, and farmers getting income from their harvest (Yafiz, 2022a). Income can be classified into two types: (1) Direct income is income earned from the sale of goods or services, such as salaries or royalties; (2) Indirect income is income earned from other sources, such as interest or dividends. Income can also be classified by its nature, such as fixed income or variable income: (1) Fixed income is income that does not change depending on the level of economic activity, such as rent or loans; (2) Variable income is income that changes depending on the level of economic activity, such as salaries or royalties.

Farmers' incomes can vary widely depending on factors such as location, farm size, type of animals raised, and production methods. In developed countries, farmers who produce animal products such as cattle, chickens, and pigs can generate relatively high incomes, often over \$100,000 per year. In developing countries, farmers who produce agricultural products such as rice, wheat, and beans can earn incomes of less than \$50,000 per year. Farmers' incomes can also vary depending on production methods, such as conventional farming, organic farming, or sustainable farming. In addition, farmers may also generate income from other sources such as the sale of agricultural products, livestock services, or government subsidy programs. Overall, farmers' income can vary widely depending on various factors. However, they often make a stable and decent income from their farms.

## Spending

Farmers' expenses can vary widely depending on various factors such as location, farm size, type of animals raised, and production methods. In developed countries, farmers who produce animal products such as cattle, chickens, and pigs can spend considerable amounts of money on costs such as feed, medicine, and equipment, often more than \$50,000 per year. In developing countries, farmers who produce agricultural products such as rice, wheat, and beans may spend less than \$20,000 per year. Farmers' expenditures may also vary depending on the production method, such as conventional farming, animal husbandry, or sustainable farming. In addition, farmers may also spend money on other costs such as rent, utilities, and employee salaries.

## Methods

In this study, we used qualitative research methods. Qualitative research is research that aims to gain an understanding of reality through an inductive thinking process (Adlinietal., 2022). The data collection used is both primary and secondary data. Primary data collection through direct observation, interviews, and documentation.

In qualitative research, data collection techniques can be done through observation, interviews, documentation, or a combination of the three (Wekke, 2019). Observations were made by observing the conditions of the farming community in Paluh Kemiri Village, Lubuk Pakam. The respondents in this study were 30 farming communities in Paluh Kemiri Village, Lubuk Pakam. Secondary data includes literature studies in the form of proceedings papers, books, and scientific journal articles related to the material. Data analysis techniques include descriptive analysis, which consists of three steps, namely data reduction, data presentation, and conclusion drawing. The formula for calculating NTPRP is as follows:

NTPRP Formula:

$$\text{NTPRP} = Y/E$$

$$Y = YP + YNP$$

$$E = EP + EK$$

Notes:

NTPRP = Farmer Household Income Exchange Rate

Y = Farmer Household Income (Rp)

E = Farmer Household Expenditure (Rp)

YP = Total Income from Farming (Rp)

YNP = Total Income from Non-Farm Business (Rp)

EP = Total Expenses for Farming (Rp)

EK = Total Expenditure on Non-Farm Business (Rp)

Interpretation of NTPRP Value:

1. NTPRP > 1: This means that farmers' income is greater than their expenses. This indicates that farmers are prosperous.
2. NTPRP = 1: This means that the farmer's income is equal to his/her expenses. The farmer is at the break-even point.
3. NTPRP < 1: This means that farmers' income is less than their expenditure. This indicates that the farmer is not prosperous.
4. Income and Expenditure Components:
5. Income (Y): Consists of income from agriculture (e.g. crop yields) and non-agriculture (e.g. wages from off-farm work).
6. Expenditure (E): Includes production costs (fertilizer, pesticides, etc.), household consumption costs, and investment costs.

## Results and discussion

### Harvested area and rice production

According to BPS, a successful harvest area is a crop that is harvested once it is mature. This successful harvest includes crops whose yields can only be harvested, which may be caused by attacks by plant-disrupting organisms or natural disasters. Meanwhile, the production area is a measure of the quantity and variety of goods a company produces to achieve maximum profit. The harvest area and rice production in 2023 in the Deli Serdang district are:

**Table 1.**

*Area and Rice Production in Deli Serdang Regency in 2023*

Agricultural land area	30,546 Hectares
Total rice production in 2022	533,088 tons

### Respondent characteristics

This research was conducted in Paluh Kemiri Village, located in the Lubuk Pakam District of Deli Serdang Regency. This area was chosen as the research site because 50% of the community relies on rice farming for their livelihood. A total of 30 households from the community were selected as the research sample. The findings regarding the ages of the farmers showed that the majority of respondents were between 40 and 50 years old, making up 33% of the total. Additionally, 17% of respondents were aged 20 to 30 years, 27% were aged 30 to 40 years, and 23% were over 50 years old.

**Table 2.**

*Respondent's characteristics*

	<i>Number (person)</i>	<i>Percentage (%)</i>
<i>Age</i>		
20-30	5	17
31-40	8	27
41-50	10	33
>50	7	23
<i>Farming experience</i>		
<5 years	5	17
6-10 years	9	30
> 10	16	23
<5 years	5	17
<i>Education</i>		
Elementary School	3	10
Junior High	4	14
High School	22	73
Higher education	1	3
<i>Land area (Ha)</i>		
<0,2	6	20
0,5	16	53
0,6-1	8	27
>1	-	

Besides farming, some of the side jobs that farmers engage in include working as construction workers, motorcycle taxi drivers, traders, non-rice farmers, livestock handlers, and factory workers. These additional jobs help increase their income and occupy their time during the periods following harvest or in between planting seasons. According to research conducted with farmer respondents, the number of dependents in their families ranges from 1 to 6 individuals. The study also revealed that the land area owned by the farmer respondents varied, with the average size being between 0.5 and 1 hectare. Notably, none of the respondents owned land exceeding 1 hectare.

The findings indicate that the primary source of farming capital for the respondents comes from their savings, accounting for 67% of the total. The remaining capital sources include loans (20%) and contributions from farmer groups (13%). Capital is crucial in agriculture as it directly impacts farmers' production and income. It is used to cover essential farming expenses such as purchasing seeds, fertilizers, pesticides, labor, and technology. Generally, the greater the capital a farmer has, the higher the potential production. In modern farming, the need for capital is even more significant due to the use of machinery like tractors and threshers. These machines expedite plowing and harvesting, but they also come with higher costs.

### farmer household income structure

Household income is the income received by the household from both the income of the household head and the income of household members. Households derive their income from three primary sources: Wages or salaries. The wage earned by a person is the total amount paid by a company for their work performance. The income earned is given by the agreement (contract), meaning that the income received can be given daily, weekly, or monthly. Especially for the provision of monthly salaries, household actors must be able to maximize the amount of income provided by their husbands to meet the family's needs in the short term. Income from wealth. Much of today's great wealth is inherited from previous generations. This kind of wealth often comes from inherited property passed down from parents, allowing it to be maintained and utilized correctly. This kind of wealth is not only in the form of money, but can also be in the form of vacant land such as rice fields, gardens, buildings, gold, etc. Income earned from the payment of government benefits. Alimony payments are payments made by the government to underprivileged people, such as those experiencing poverty and people in need. Such payments can be in the form of subsidies, BLT (direct cash assistance), BOS (school operational assistance), and others. Thus, the payment of allowances can reduce income inequality.

**Table 3.**

*Farmer Household Income Contribution by Land Area*

Type of income	Amount (Rp)	Percentage (%)
<i>Agriculture</i>		
Rice farming	12.200.000	83,96
<i>Non-rice farming</i>		
Raising livestock	650.000	4,47
Vegetable and fruit gardening	430.000	2,95
<i>Non-farm</i>		
Ojek	450.000	3,09
Construction laborer	800.000	5,50

According to Table 3, the income of the farmers participating in this study primarily comes from their farming activities, accounting for 83.96% of their total income. Additionally, they earn 4.47% from livestock and 2.95% from vegetable and fruit gardening within the non-rice farming sector. Non-agricultural income sources are limited, with motorcycle taxi services contributing 3.09% and construction work providing 5.50%. Farmers typically engage in non-agricultural work during their spare time, specifically when they are not managing their farms or waiting for harvests. However, rice farming families that rely solely on income from rice cultivation must practice effective financial management. Without proper financial oversight,

these families may struggle to meet their needs. Therefore, it is essential to optimize their leisure time for additional income opportunities when they are not occupied with farming or harvesting activities.

### Structure of farmer household expenditure

Farmer household income is primarily used to meet their basic needs, which include food, clothing, shelter, and healthcare. The income of wet-rice farmers, derived from both the agricultural and non-agricultural sectors, is allocated to fulfill these needs. Household consumption refers to the spending on final goods and services that satisfy these needs. Generally, households with higher incomes tend to have greater consumption, while those with lower incomes tend to consume less. As shown in Table 4, there is a noticeable difference between food and non-food expenditures. Specifically, food expenditure accounts for 56.2%, which is higher than the 43.8% dedicated to non-food items. This indicates that food consumption is prioritized because meeting food needs is essential.

**Table 4.**

*Contribution of Rice Farmer Household Expenditure by Land Area*

Type of expenditure	Amount (Rp)	Percentage (%)
Food expenditure	6.200.000	56,2
Non-meal expenses	4.850.000	43,8
	11.050.000	100

### Exchange Rate of Farmer Household Income

The analysis of the Farmer Household Income Exchange Rate (NTPRP) measures the level of farmer welfare. A higher NTPRP value indicates greater farmer welfare. When the NTPRP value is less than 1, it means that the total expenditures of farmer households exceed their total income. This suggests that farmers are unable to meet their needs for both agricultural and non-agricultural activities. According to the data in Table 5, the minimum NTPRP value among respondents is 0.57. This indicates that their total household expenditures are greater than their total household income, signifying that these farmers are not able to fulfill their agricultural and non-agricultural requirements. Conversely, the maximum NTPRP value is 5.33, which shows that the total household expenditures of those farmers are less than their total household income. This implies that these farmers can meet their needs for both agricultural and non-agricultural activities. On average, the NTPRP stands at 1.31, indicating that the average farmer can meet their needs for agricultural and non-agricultural endeavors, as the NTPRP value is greater than 1.

**Table 5.**

*Farmer Household Income Exchange Rate (NTPRP) by Expenditure*

NTPRP	NTPRP of respondents
Min	0,57
Max	5,43
Average	1,31

**Table 6.**

*Development of Farmer Exchange Rate 2018-2024*

Year	NTP	Description
2024	136,23	Surplus

2023	125,33	Surplus
2022	121,73	Surplus
2021	119,06	Surplus
2020	109,83	Surplus
2019	98,08	Deficit

According to Table 6, the Farmer Exchange Rate (NTP) was 98.08 in 2019, indicating a deficit since it is less than 100. This suggests that the increase in production prices was relatively smaller than the rise in the prices of consumption goods, resulting in a decrease in farmers' income compared to their expenses. In contrast, for the following five years (2019-2024), the NTP values ranged from 109.83 to 136.23, indicating a surplus (NTP > 100). This means that during this period, the prices of production rose more significantly than the prices of consumption goods, allowing farmers' income to increase more than their expenses.

In Islam, the concept of welfare (*al-falah*) is comprehensive, encompassing both material and spiritual well-being. It extends beyond mere economic prosperity to include righteousness and seeking divine approval. Islam recognizes the importance of having sufficient material resources and encourages believers to seek lawful sustenance, promoting moderation and discouraging extravagance. The spiritual aspect of welfare emphasizes contentment, gratitude to Allah, and trust in divine provision. These aspects encourage a balanced approach to prosperity, addressing both worldly success and success in the hereafter. Social responsibility is a crucial component of this framework, where wealth comes with obligations to others through mandatory charity (*zakat*) and voluntary giving (*sadaqah*); ensures economic justice and prevents the concentration of wealth. The Islamic economic system promotes fair trade, prohibits exploitative practices such as usury (*riba*), and encourages the circulation of wealth to maintain societal balance; it reflects the Quranic principle that true success lies in balancing material pursuits with spiritual growth.

Poverty in Islam is seen as a test of faith, but it is not idealized. The faith provides systematic solutions to alleviate poverty. While practicing patience in the face of poverty may bring spiritual rewards, Islam strongly advocates for its eradication through collective responsibility, viewing poverty alleviation as a communal obligation (*fard kifayah*). The Islamic approach combines immediate relief through compulsory and voluntary charity with long-term solutions like interest-free loans (*qard al-hasan*) and ethical business partnerships. The emphasis is on preserving human dignity in poverty alleviation efforts, promoting empowerment rather than mere handouts.

Islamic economic principles address the root causes of poverty through mechanisms for wealth redistribution, such as *zakat* and inheritance laws that prevent wealth hoarding. The ultimate vision is to create a just society where wealth circulates properly, basic needs are guaranteed for all, and economic activities align with divine commandments. These principles create a balance where material support fosters spiritual growth and social harmony. It highlights Islam's unique view on welfare, merging divine wisdom with practical economic solutions for individual and societal well-being.

## Conclusion

Based on the findings and results in this study we can conclude, namely that the income level of farmers who are respondents in this study comes from their farming business which is 83.96%, then the income obtained from the non-rice farming sector is 4.47% from livestock and 2.95% vegetable and fruit gardening. For income from non-agriculture, namely motorcycle taxis 3.09 and construction laborers 5.50% only. This is because farmers only carry out non-agricultural work in their spare time, namely when they are not managing their farming business or waiting for the harvest. However, when the family of rice farmers only depends

on the income from rice farming alone, then the farmer's family needs to manage its financial management well, if the financial management is not good, then the family of rice farmers will not be able to meet all the needs of the family, so it needs to optimize its leisure time, namely when not managing the farm or waiting for the harvest. Meanwhile, food and non-food expenditures are different. The percentage of food expenditure of 56.2% is greater than the non-food expenditure of 43.8%. This means that food consumption is greater than non-food. This is because food needs are the main needs that must be met first.

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