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## Research Article

### Grain of Truth: Unearthing the Factors Contributing to the Financial Strains of Tenant Farmers in the City of Koronadal

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#### ABSTRACT

Filipino farmers endure substantial financial strains despite contributing to the nation's food security. This study described the financial challenges faced by these tenant farmers and their coping mechanisms, aiming to inform interventions for improving their financial well-being and promoting sustainable agricultural practices. The research employed qualitative research conducted in Koronadal City, Philippines, the study engaged eight farmers aged 40 and above with at least five years of farming experience. Purposive sampling, coupled with snowball sampling, facilitated the selection of participants experiencing financial strains and earning 80k or less quarterly. The study sought to determine how the financial strains of the tenant farmers may be described, what factors contribute to their financial strains, how they cope with these challenges, and how effective their coping mechanisms are. Semi-structured guided questionnaires and voice recorders were utilized for data collection, ensuring consistency and transparency. Braun and Clark's (2006) thematic analysis was used to identify key themes from the interview data. Findings reveal pervasive financial challenges stemming from limited access to resources, economic constraints, climate-related disruptions, and predatory pricing practices by agricultural traders. Farmers employ various coping mechanisms, yet their effectiveness remains constrained by systemic barriers. Theoretical frameworks, including Resource-Based Theory, Social Contract Theory, Risk Perception and Communication Theory, and Theory of Religious Coping and Resilience provide a comprehensive lens for understanding these challenges. Ethical considerations were paramount throughout the research

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process, ensuring participants' autonomy and privacy. This study expands the understanding of the realities faced by Filipino farmers and emphasizes the need for specific measures aimed at improving their financial stability and promoting sustainable farming practices.

**Keywords:** *Filipino tenant farmers, Financial strains, Agriculture, Coping mechanisms, Effectiveness*

## Background

Tenant Filipino farmers have been having difficulties in their day-to-day lives, especially financially. The work of a farmer is not an easy task; they are the ones who provide food for every Filipino household. Still, food inflation is higher, at 6.7%. Beltran (2023) stated that farmers are one of the poorest workers in the Philippines, with nearly one in three living below the poverty threshold, compared to the average of one (1) in five (5) recorded by the Philippines Statistics Authority.

According to PhilSEED (2023), smallholder farmers lack sufficient capital to cover high input costs, including fertilizers, pesticides, and other expenses. These financial limitations are further exacerbated by systemic challenges as identified by Mayo and Villarta (2023), such as restricted resource access, inadequate infrastructure, economic constraints, and the unpredictable effects of climate change. Despite their important role as primary contributors to the food supply chain, small farmers remain among the most marginalized groups (Hassan et al., 2020). Additionally, agricultural traders negatively impact their livelihoods by imposing low prices on harvested crops while inflating input costs. Palanca-Tan (2021) underscores the exploitative pricing strategies of these traders, who also pass on transportation costs to farmers, significantly reducing their net earnings.

Climate change aggravates Tenant Filipino farmers' already challenging conditions, with El Niño affecting food quality and production, especially in Mindanao. Reed (2017) identifies the Philippines as one of the countries most affected by climate change, citing extreme drought, high temperatures, and the increasing effects of the El Niño-Southern Oscillation. These climate-related challenges disrupt agricultural productivity and add financial problems for farmers. Erratic weather patterns

cause crop failures, reduced yields, and increased production costs. Farmers struggle to generate income to cover expenses and invest in farms, perpetuating poverty and financial instability.

The implementation of price ceilings in the agricultural sector remains a contentious issue due to its potential unintended consequences, such as discouraging production and creating market distortions. A report by Royandoyan (2020) also highlights the challenges faced by Filipino farmers, with approximately a quarter of the workforce engaged in agriculture. It is noted that nearly a third of farmers earned incomes below the government-established poverty standard in 2021, leading some to resort to taking out loans to sustain their operations. In response to rising food prices, particularly an 8.7% inflation rate for rice in August, the administration of President Ferdinand Marcos Jr. implemented a price ceiling on rice at the beginning of September. This move aimed to alleviate financial strain on households; however, it has drawn criticism from economists concerned about potential disruptions to pricing dynamics and inflation control efforts.

Moreover, a report by Dela Pena (2022) highlights the negative impact of excessive rice importation on Filipino farmers. The surge in rice imports, particularly during peak harvest seasons, adds to the challenges faced by local farmers by flooding the market with cheaper imported rice. This oversupply of rice drives down farm gate prices, resulting in financial losses for local farmers.

Despite efforts by the government to support farmers through legislation such as the Rice Tariffication Act of 2019, which allowed for increased rice imports, critics argue that it has only led to a surplus in the market and further lowered palay prices. The report also

emphasized that the Rice Tariffication Act of 2019 has worsened the situation for farmers.

The net income per hectare has dropped by around 32% in the dry season, 47% in the wet season, and 38% since its implementation. This has directly impacted the income of farmers, making it difficult for them to cover their production costs and sustain their livelihoods. Furthermore, the lack of support from the government, exacerbates the challenges faced by farmers, making it even more difficult for them to cope with the financial strain caused by low farm gate prices and high production costs.

In 2021, the Residential Tenancy Act of 2021, which aimed to enhance tenant protections and modernize rental regulations in the Philippines, was brought up to the legislative body for consideration but did not become law. According to an article by Solicitors (2022), this bill intended to improve tenant rights and regulate landlord obligations more comprehensively than the existing Rent Control Act of 2009. Despite its potential, the bill did not progress into law, leaving significant gaps in addressing current housing market challenges and tenant protections.

The existing Rent Control Act (Republic Act No. 9653) remains the primary legislation governing residential rentals, but it often favors landlords over tenants, granting landlords greater rights and leaving tenants vulnerable to exploitation. The failure to enact the Residential Tenancy Act of 2021 exacerbates these inequalities, providing less favor to tenants and leaving them susceptible to arbitrary rent increases, lacking formal lease agreements, and inadequate legal protections against unfair eviction practices. Consequently, the absence of comprehensive legislative reform means that the existing legal framework under the Rent Control Act of 2009 may not sufficiently address all the evolving needs and rights of tenants while continuing to favor the interests of landlords.

House Bill 555, known as the proposed Genuine Agrarian Reform Bill (GARB), is designed to address the landlessness problem among poor Filipino farmers by distributing agricultural lands to them at no cost (Casilao, 2016). Initially introduced in November 2007 by the Anakpawis Partylist, which represents

marginalized sectors such as workers, peasants, fisherfolk, national minorities, and the urban and rural poor, GARB has faced significant delays despite strong support from farmers.

During the 18th Congress, as the House Committee on Agrarian Reform heard House Bill 239 (GARB) for the first time, farmers criticized Congress for the prolonged delay, arguing that the bill's passage is crucial, especially in light of the rice liberalization law's negative impact on the rural economy (Peasantmovtph, 2020). Despite multiple refiling and ongoing support from various farmer organizations and lawmakers, the bill has yet to be enacted into law. GARB aims to provide for the free distribution of agricultural land to landless farmers, addressing the shortcomings of previous agrarian reform programs such as the Comprehensive Agrarian Reform Program (CARP), which expired in June 2014. In response, House Bill No. 1161 (GARB) was filed by lawmakers under the Koalisyon Makabayan, led by Arlene Brosas of the Gabriela Women's Party, who urged farmers nationwide to support the bill's enactment due to the current lack of new lands being covered for agrarian reform (Navales, 2022).

Ramon Magsaysay, who served as the President of the Philippines from 1953 to 1957, enacted the Agricultural Tenancy Act of the Philippines in 1954 (Republic Act No. 1199). This law aimed to govern the relationship between landowners and tenant farmers by organizing the share-tenancy and leasehold system. Its primary purpose, as highlighted by the UNEP Law and Environment Assistance Platform (1954), was to establish fair and just agricultural tenancy relations, ensuring the security of tenure for tenants while providing guidelines for the equitable division of produce and income derived from the land.

However, over time, share tenancy became synonymous with abuse, heavily disadvantageous to tenant farmers (Ungos, 2022). One particular disadvantage lay in the provision for fixed payments under leasehold tenancy, where tenants must pay predetermined amounts regardless of their harvest's success. Additionally, tenants shoulder most of the physical labor while landlords enjoy consistent income with minimal effort. This dynamic can lead to financial strain for tenants, especially

during lean harvests or when faced with unexpected challenges like natural disasters.

Furthermore, the Act's emphasis on contractual obligations and landholder authority sometimes limits tenants' autonomy and economic security, hindering their ability to improve their living conditions independently. Consequently, this Act was abolished with the passage of Republic Act No. 3844, or the Agricultural Land Reform Code, under President Diosdado Macapagal, who acknowledged the oppressive nature of the share tenancy system.

In light of these distressing realities, the researchers aimed to delve deeper into the lived experiences of Filipino farmers, seeking to understand their day-to-day challenges and resilience strategies. The researchers believe that shedding light on their realities, this study endeavors to pave the way for meaningful interventions that can uplift the livelihoods of farmers and foster sustainable agricultural practices in the Philippines.

## Theoretical Framework

The Resource-Based Theory by Utami and Alamanos (2023) delves into the resources available to Filipino farmers, encompassing land, capital, technology, and human resources. This framework sheds light on how such factors impact their financial well-being as the paper investigated on how farmers access and utilize these resources. Moreover, it also considers the influence of government policies, market structures, and institutional support on the allocation and availability of resources among farmers. Through this lens, the Resource-Based Theory provides a comprehensive understanding of the intricate relationship between resource access and financial strain experienced by Filipino farmers.

In contrast, The Social Contract Theory by proponents Thomas Hobbes, John Locke, and Jean-Jacques Rousseau is a theoretical agreement between the governed and their rules. (*Social Contract Theory - Ballotpedia*, n.d.). In the case of tenant farmers, the governed are the land owners. In the context of tenant farmers, this theory can be applied to understand their relationship with landlords, government policies, and societal structures.

Tenant farming represents a form of social contract where landowners provide land and capital, and tenant farmers contribute labor and sometimes additional capital, creating mutual benefit. This contract involves shared responsibility for land productivity and sustainability, and fairness in the distribution of benefits. This social contract can also be seen in government regulations and policies meant to protect both tenant farmers and landowners whilst ensuring fair practices and agricultural production stability. This theory offers a framework for analyzing tenant farming, highlighting the need for fairness, equity, and sustainability in agricultural relationships.

Risk Perception and Communication Theory (2020) explains how individuals and communities perceive and respond to risks associated with climate change, emphasizing the role of effective communication in improving understanding and decision-making regarding these risks. This theory is particularly relevant for Filipino farmers, who face significant challenges due to climate change impacts such as extreme weather events, changing rainfall patterns, and increased frequency of natural disasters. This, in turn, plays a crucial role in shaping farmers' adaptation strategies. For example, when risk communication effectively conveys the urgency and long-term consequences of climate change, farmers may be more likely to adopt adaptive practices such as crop diversification, water conservation techniques, and the use of climate-resilient seeds. This theory helps shape climate change adaptation strategies by making sure that the way information is shared truly connects with farmers' daily experiences, concerns, and challenges.

The theory of Religious Coping and Resilience by Santos (2020) provides a framework to understand how tenant farmers rely on religious beliefs and practices to cope with the stress and challenges they face daily. It helps to understand how religion offers emotional support, brings the community together, and builds resilience against the various stresses and challenges inherent in tenant farming. This theory underscores the significance of spirituality in buffering against adversity and fostering a sense of solidarity among tenant farmers, contributing to their overall well-being and

perseverance. Additionally, Resilience might be a factor that buffers the impact of acculturative stress on international students and promotes adjustment to a new cultural setting (Gunnestad, 2006). Resilience in this context is understood as a set of protective factors, such as positive personality traits, stable and supportive relationships with family and community, optimistic outlook, and positive reaction to life challenges (Thompson et al., 2018).

### **Statement of the Problem**

Generally, this study aimed to determine the factors affecting the financial strains faced by Tenant Filipino farmers despite their unconditional efforts in agriculture. Specifically, this study sought to answer the following questions: (1) How may the financial strains of the tenant farmers be described (2) What are the factors contributing to their financial strains? (3) How do they cope with it? (4) How effective is their coping mechanism?

## **Methods**

### **Research Design**

This study employed a qualitative descriptive research design to provide an accurate and detailed account of a phenomenon by gathering data through words and images rather than numerical information. Descriptive qualitative research is particularly useful for understanding the characteristics and importance of an event without manipulating variables (Springer Publishing Company, 2023).

According to Sandelowski (2019), this approach focuses on providing straightforward descriptions of experiences and perceptions. Therefore, this study used qualitative descriptive research to explore the social, economic, and emotional factors shaping the challenges faced by tenant farmers, offering a holistic understanding that can inform policy development and support initiatives.

To analyze the data, Braun and Clarke's (2006) thematic analysis was applied, specifically using an inductive coding approach to allow themes to emerge directly from the data. The data was analyzed manually, starting with sub-themes that were gradually synthesized to form emergent themes. This approach ensures that the lived experiences of tenant farmers are

authentically conveyed, highlighting the significance of context and meaning in their challenges.

### **Locale of the Study**

The study was conducted in Brgy. Avanceña, Brgy. Cacub, and Brgy. Esperanza in the City of Koronadal. These places were selected to know the reasons why the farmers could not develop their financial status even though they are the ones who are supplying those successful businesses. They were selected for their integral part of the local agricultural landscape, contributing to the production of a variety of crops such as rice, corn, fruits, vegetables, and livestock. This study was conducted to the farmers within their farming area and some agricultural shops. This study determined and described the reasons as well as the factors limiting their financial development.

### **Participants of the Study**

The researchers identified eight (8) participating farmers aged 40 and above, residing in Koronadal, as participants in this study. The limited sample size was based on the principle of data saturation, which suggests that additional participants will no longer provide new or valuable insights once recurring patterns and themes are established.

To ensure data saturation, the researchers continuously analyzed and compared participant responses throughout the data collection process. Once recurring patterns, themes, and perspectives emerged without significant new information being introduced, the researchers confirmed that no additional participants were necessary to capture the full range of perspectives.

### **Sampling Technique**

In determining the eight (8) participants of the study, the researchers employed purposive sampling technique based on specific inclusion criteria and snowball sampling based on referral of the participants who also possess the same characteristics as defined by the criteria. According to Bisht (2024), purposive sampling is a non-randomized method where researchers choose participants aligned with the study's objectives, while snowball sampling, according

to Bhat (2023), relies on referrals from existing participants to recruit additional subjects. These techniques ensured that the selection of the participants was most relevant to the research.

Specifically, the participants were chosen based on the following criteria: (a) Must have experienced financial strains as a farmer (b) Must have at least five (5) years of experience in farming (c) Must meet the minimum age of 40 (d) Must belong to the group of farmers earning 80k or less quarterly (e) Must be tenant farmers who do not own any land (f) Must be tenant farmers who pay the landowner through sacks only (g) Must be Filipino farmers residing in the City of Koronadal. Subsequently, the referral and recruitment of participating tenant farmers who satisfied the criteria were duly carried out.

### **Research Instrument**

This study utilized semi-structured interview guide questionnaire to gather information from selected participants and address the research problem. As noted by DeJonckheere and Vaughn (2019), semi-structured interviews are commonly used in qualitative research, allowing for a dialogue between the researcher and participant.

The said interview guide questionnaire was developed and structured by the researchers based on the specific objectives of the study which underwent critical validation and evaluation of experts in the field. Moreover, it consisted of open-ended questions designed to elicit comprehensive and thoughtful responses in relation to the participants' description and factors of experienced financial strains, as well as their coping ways and their perceived effectiveness. This approach provided flexibility, enabling the researcher to ask follow-up questions and explore participants' thoughts, emotions, and perspectives in depth. The flexibility of semi-structured interviews facilitated the collection of rich, in-depth data.

### **Data Gathering Procedure**

The data gathering process began with obtaining necessary approvals from the school authorities, as well as from the authorities of the participants' respective barangays. With

the help of the barangay authority, the researchers identified the participants according to referral of the participants who satisfied the inclusion criteria.

Before the interview, informed consent from tenant farmers was sought, ensuring that they fully understood the study's purpose, methods, and ethical considerations before participating. Transparency was prioritized, which allowed the participants to make informed decisions about their involvement. Once consent was secured, face-to-face interviews were conducted, during which the researchers explained the study's objectives and the significance of the participants' contributions.

Direct engagement helped build rapport which emphasized the value of their narratives in the research. Equally important was to ensure accurate documentation as interviews were audio-recorded with participants' permission and later transcribed verbatim to maintain authenticity. The transcriptions were reviewed multiple times for completeness and accuracy to ensure that all responses of the participants were thoroughly captured.

### **Data Analysis**

To ensure a systematic and objective analysis of the data, this study employed thematic analysis following the framework of Braun and Clarke (2006). As explained by Villegas (2023), thematic analysis involves examining qualitative data for patterns of meaning, allowing researchers to identify key themes based on participants' responses. This study adopted an inductive approach, meaning themes were developed directly from the data rather than being predetermined.

The analysis followed Braun and Clarke's six-step process carried out through a matrix, beginning with familiarization, where transcripts were read multiple times to gain a deep understanding of the content. Next, initial codes were manually assigned to significant ideas and patterns (open coding) through annotation, and thematic mapping to systematically organize the data. This was followed by theme identification, in which similar codes were grouped or categorized to form broader themes. These themes were then reviewed and

refined to ensure clarity, consistency, and relevance to the research objectives.

Once each theme was formulated, the researchers defined the meaning of the named theme, which ensured that it accurately represented tenant farmers' experiences. This structured and rigorous approach ensured that the themes were reliable and valid in contributing to the rich and meaningful insights as regards the challenges faced by tenant farmers. The thematic analysis was checked, evaluated, and validated by research experts and experts in the field to guarantee its accuracy.

### **Ethical Consideration**

The researchers followed a detailed interview protocol before conducting interviews. Prior to each interview, the researcher obtained informed consent, making it clear to all participants that their participation was entirely voluntary, and they could withdraw at any time. Participants were assured that their names and responses would remain confidential and would only be used for academic purposes. They were also informed that they were under no obligation to answer any question they felt uncomfortable with.

The researchers also excluded personal questions to respect the privacy of the respondents, and to further secure the privacy of the respondents, the researchers used voice recordings to record the respondents' answers, and the responses were filtered in the transcription and were kept in an encrypted password safety drive to make sure no raw recording would be leaked and their privacy was rigorously protected throughout the study. However, to strengthen the study's credibility, it would be beneficial to acknowledge potential biases in self-reported data and specify whether member-checking was conducted to verify the accuracy of transcriptions.

## **Result and Discussion**

### **FARMERS' DESCRIPTION OF FINANCIAL STRAINS**

#### ***Obligatory Payment***

During the start of the interview, the participants were asked how their financial strains

may be described as tenant farmers. One of the most prominent themes is obligatory payment. When it comes to managing finances, some costs are simply unavoidable. Obligatory payments, as these expenses are known, are an essential part of life that cannot be ignored. From rent and mortgage payments to utility bills and car payments, obligatory payments are a reality for most people (Understanding Obligatory Payments, n.d).

Before establishing the emergent theme, there were two sub-themes identified, one being Negotiated Harvest Distribution. In context, when the participants were asked about their agreement, each participant had varied answers. "18 sacks per crop", "25 sacks, 50 kilos", "20 sacks per hectare", "1000 kls per hectare", "Tercia", "20 ka sako kada patubas, fixed na", and "20 ka saks sa tag-iya kag depende man kung gamhanan ka nga farmer". These statements clearly emphasize the difference in agreements, all based on the tenant's agreement with their land owner and their negotiated harvest distribution.

Another sub-theme that was formed is Fixed Payment based on Agreement. Participants were asked how they would face challenges like the failure of crops. They were also questioned on their response to the situation. Participant 1 answered "Baydan mo lang gid, kung ma failure ka gani, ma times 2 mana, amu na amon sa prenda, lugi ka ba". Participant 4 also shared "Fix..mapilyor man o dako ang harvest..1000 kilos gid ang imo bayaran", underscoring the fixed payment terms regardless of the harvest outcome. These statements illustrate the rigid nature of agreements in farming, where farmers are bound to adhere to predetermined terms, irrespective of the success or failure of their crops.

This result is substantiated by the Social Contract Theory, which views these payments as part of a mutual agreement between tenants and landowners. Tenant farmers accept the obligation to make payments in exchange for the right to farm the land, just as individuals in a society agree to certain rules and obligations for the benefits they receive. These payments ensure a structured relationship in which both parties understand their roles and contribute to a fair and functional agreement.

### **Limited Financial Resources**

Limited financial resources in farming pose significant challenges for farmers, restricting their ability to invest in essential equipment, inputs, and technology. This constraint often necessitates careful budgeting and resource allocation to sustain operations and navigate unpredictable market conditions. According to Brooks (2023), Financial resources are the funds and assets that finance an organization's activities. During the data analysis, six (6) sub-themes made up the emergent theme.

- **Inconsistent Earnings**

When participants were asked about their earnings as tenant farmers, Participant 3 and 5 stated that “Minsan first saks 1,200, minsan 700” and “Ang pinaka kwan namon nga kita kay 40 pero may bayaran ka pa man”. Participants 1, 6 and 8 also said “Mga 30k, amo mana budget sa isa ka hektar”, “Dako ko nga harvest kay 47k” and “Mga bale 35k kada patubas”. All of their responses show the inconsistency of the farmer's income in every harvest.

- **Persistent Struggles in Budgeting**

When asked about the challenges they face as tenant farmers in handling finances, Participants 1 and 3 emphasized the difficulty of budgeting for household expenses amid fluctuating incomes, stating, “May mga adlaw nga pag kilohan mo, kinse ka sako, amo to para sa balay, ibudget mo naman sa pila ka bulan,” and “Budlay siya ma'am kay budget ka gid pagharvest kay kung maka-tanom ka 4-5 months bag-o maka harvest so gina budget gid namon sa makaya namon.”

Similarly, Participant 5 and 7 highlighted the persistent struggle to save money, particularly for essential agricultural inputs, stating, “Mabudlay mag-ipon sang kwarta, ilabi na kay gamiton mo to pambayad para sa pestisidyo, abono, kag iban pa,” and “Indi ko ma-budget ang kwarta kay madamo nga butang ang kinahanglan, pareho sang abono, tubig, kag iban pa nga kemikal.” These statements underscore the ongoing persistent challenges faced by tenant farmers in managing limited financial resources amidst the demands of agricultural production and household expenses.

- **Continuous Debt Cycle**

Another sub-theme was formed based on the following responses by participants 1, 2, 6, and 8. “Budlay budlay gid kay gasto sa humay, halin sa pag arado, sa router, pag tree planting. Kung ma failure ka mapilitan ka nalang gid mangutang. kung wala ka iban na source na tanom, ti amo lang gyapon, mangutang ka lang gyapon didto sa traders bugas mo. Mapilitan ka gid mangutang!”, “Ang problemahon nalang ang gasto sunod, amu lang na ih. Oh utang! Ang mga utang naman kag saka ang interest. Utang ka kwarta para may finance, amu na sa uy. Ang farmers ma'am, kung wala kay iban na source...ang kita, rolling lang siya. Hindi pwede maginansya. Kalabanan, maka utang gid ka.”, “Financing gid ya problema ko ya waay ka pa gani tapos bayad utang mo tapos mautang ka na naman liwat”, and “Budlay mag budget ba nga wala ka na timue ma finance te mangutang ka duman ah” highlights the continuous loop of borrowing and repayment.

- **Family Dependency on Farmers**

When farmers were asked about their hardships in terms of their experience during inflation, their responses lead to family members being dependent on their family members who are farmers. Many farmers became the breadwinner of their families or the only source of income.

Participant 4 express deeply that it's hard to balance the money since they have children whom they need to support, participant 4 states that “ang isa ka farmer makaincome lang siya sa sulod sa apat ka bulan ka isa. ang isa ka farmer kung halimbawa may estudyante siya nang naga eskuela, dako kaya makabudlay sa ginikanan kay kung partidahan ang iya nga kwarta, ang ma sustain niya lang ang apat ka bulan so grabe kapigado kung farmers, labi na kung naga arkila ka lang”.

Participant 6 and 7 stated that “Budlay gid kay sang nagmahal ang mga baraklon, lapit na takun hiwalayan ka asawa ko” and “Sang nagmahal mga baraklon daw mabuang ya asawa ko mo (laugh), hindi lang man abi ako ang maapektuhan ang buo ko gid nga pamilya ang maapektuhan”. These statements show that farmers serve as the only hope in their family since their family is dependent on them,



whereas when it comes to financial problems, farmers are the ones who takes on the most responsibility.

- ***Spending More Than What They Earn***

When participants were asked “ano gid kabudlay ang inyo naagyan sang nagmahal ang mga hilaw nga materyales?”, participants 1,3, and 5 expressed the hardships they faced. Statements like “Budlay budlay gid kay gasto gud sa humay”, “mas dako nga epekto kay dako bawas sa income. may ginapakaon, gina pa eskwela, mag landprep pagid”, and “Tung pagmahal sang abono, didto gid nag dako ang problema”. These statements express how low-income farmers tend to spend more than what they earn in response to the demands from both farming and families.

- ***Limited Purchasing Capacity***

The participants shared their struggles with the rise of prices in comparison to their income as tenant farmers. Participant 1 shared “Kon pag-isturyahon ta ang kita, wala kita makuha kay kon mag-ubos ang abono, magtaas ang presyo sang gasolina kag mag liwat liwat lang.” Participant 3 conveyed similar concerns, stating “Iba ini kay ang gastuhan daku kag ang kita nga aton madawat gamay lang, ang budget nga aton gina-aplay wala sing pulos.” Participant 4 stated “Dako ang epekto sini kay kon magbakal kami sang grocery gud, mabatyagan nga ang duha ka libo lang maayo lang sa isa ka semana” Participant 6 also shared “Mabudlay makakuha kami sang kita tungod sa inflation, wala na sing mabilin sa imo.” These responses reveal the significant impact of economic instability on their financial well-being and the limitations of budgeting in coping with these challenges.

Limited Financial Resources could be supported by the Resource-Based Theory (2023). This theory suggests that tenants struggle with the lack of resources due to their limited finances. This theory highlights the resource scarcity tenant farmers face and how it disadvantages them. Limited financial resources constrain their ability to acquire such resources, impacting overall performance and success.

## **FACTORS CONTRIBUTING TO THEIR FINANCIAL STRAINS**

### ***No Land Ownership***

Farmers cannot start farming if they do not have land. Lack of land ownership can significantly contribute to their financial strains. Land tenure is a complex social institution that governs the relationship among people regarding assets such as land, water bodies, and forests. It can have a legal or customary basis, or both. Access to land for the rural poor is often based on custom rather than title deeds (Quintero, 2004).

When participants were asked about their reasons for deciding to rent land at the beginning of their farming careers, several key themes emerged. These themes included economic hardship and family circumstances, as indicated by comments such as “Waay kami sang sarili nga lupa” from participant 3, “Para sa pangabuhi namon” from participant 4, and “Nag arkila kami kay pigado kami, tapos ang tatay namon nalulong sa bisyo” from participant 1.

Various comments from participants 5, 6, 7, and 8 also indicated that they do not own land and cannot afford to buy any. These responses suggest that participants experience significant financial strain and limited resources, making land ownership unattainable. The comments highlight the impact of economic hardship on their decisions and the need to support their livelihoods despite these challenges.

The analysis of participant responses reveals a prominent theme: lack of land ownership. This idea is supported by the Social Contract Theory developed by various philosophers, Thomas Hobbes, John Locke, and Jean-Jacques Rousseau, which states, “Land tenure deals with conditions under which people hold and occupy land.” The participants' responses, along with the principles of land tenure theory, strongly suggest that lack of land ownership significantly impacts the financial struggles of farmers because they cannot start farming unless they have their own land. This situation not only limits their ability to produce sufficient crops but also perpetuates a cycle of economic hardship, making it difficult for them to im-

prove their financial situation. Improving access to land could be a crucial step in addressing these challenges and supporting the financial stability of farmers.

According to (Koirala et al., 2017) the land resource in the Philippines is the major limiting factor in rice production and the cause of increased imports. The land tenure theory under the social contract theory predicts that the lack of land ownership may restrict farmers' access to land and also access to credit that is required for improved land practices. Land income is the major contributor to farm income. With the self-sufficiency goal in mind, higher rental rates for land could result in a loss of rice productivity

### ***Unpredictable Climate Condition***

According to Ojumu et al. (2020), climate change can positively or negatively influence crop production and yields, resulting in substantial benefits or drawbacks. Higher temperatures are likely to reduce crop yields and lead to weed and pest proliferation, while changes in precipitation patterns could increase the likelihood of short-term crop failures and long-term production declines. Although gains in some crops are possible, the overall impacts of climate change on agriculture are expected to be negative.

The participants shared their external struggles affecting their farming profits, specifically climate change. Participants 1, 2, 4, and 6 stated, "Sa El Niño way tubig, amo na gapanghina ang pagtanom sang humay kay wala tubig," "Pag abot sa panahon dako man problema, number 1 sa tubig, especially sa tubig, tapos ang palay pagka ganito ang panahon mahina ang kuan niya recovery," "Parihas ning panahon katong second cropping last January-February gamay ang harvest tapos nag abot pagid ning tag-init..so ang mga farmers..halos siguro tanan..wala gid sang kwan..wala sang maroling sang kwarta," and "Kwaan sa panahon sang tag-init budlay magpatubig." These responses indicate that the El Niño season significantly impacts farmers' production.

Additionally, irregular rainfall and long droughts disrupt the water supply needed for irrigation, leading to lower crop yields and increased problems with pests and diseases. The

unpredictable weather makes it harder for farmers to stay financially stable, as they struggle to deal with the negative effects of climate change on their farming.

The Risk Perception and Communication Theory (2020) explains how individuals and communities perceive and respond to risks associated with climate change. It emphasizes the role of effective communication in improving understanding and decision-making regarding climate risks. Climate change cannot be controlled by people, especially farmers, who are directly affected by different weather conditions.

The financial strains they face further affect their vulnerability to climate risks, as they are less likely to invest in long-term sustainable practices without adequate resources. Effective risk communication can help farmers better understand and prepare for climate-related challenges, highlighting the need for policies that not only improve financial stability but also enhance resilience to environmental changes.

According to Salman et al. (2022), the basic theory found in this study indicates that the concept of climate change impacts differs between farmers in downstream and upstream areas in terms of causal conditions, actions or reactions, and consequences. Farmers downstream perceive water shortages and rising temperatures as the primary causes of climate change impacts. Conversely, farmers in upstream areas attribute pest explosions and rising temperatures to climate change as the causal conditions.

### ***Inflation***

In farming, costs have a great effect on farmers. It affects their income and their production capability. Inflation is the rate of increase in prices over a given period. It is typically a broad measure, such as the overall increase in prices, or the increase in the cost of living in a country (Inflation: Prices on the Rise, 2019).

Throughout the interview, participant 1 stated, "Ang presyo man gid na abi, wala ga balance ba. Pag mahal ang mga baraklon, wala kamo produkto. Kung damo produkto niyo, barato naman ang iya nga presyo." Participant

3 also expressed his concern, stating, “Siyempre mahal ang mga hilo ang hindi maiwasan pag ma wrong timing sa paggamit sang mga chemicals pag ispray.” These statements highlight that despite alternative measures to overcome inflation, such as changing the timing of chemical use, farmers still face imbalances.

When input costs rise, such as the cost of seeds, fertilizers, and pesticides, farmers struggle to maintain profitability. Furthermore, when they produce a surplus, the prices of their products often drop, leading to reduced income. This situation underscores the challenges farmers face in managing their costs and revenues amid inflationary pressures, emphasizing the need for effective financial strategies and support systems to help them navigate these economic fluctuations.

The Resource-based Theory can support these statements as when manufacturers have to pay more for materials, they often transfer the extra costs to consumers by raising the price of produced goods. This theory highlights how increases in the cost of raw materials, labor, and other inputs can lead to higher overall prices. Additionally, factors such as supply chain disruptions, increased transportation costs, and higher energy prices can also contribute to rising production costs. These increased costs are often passed on to consumers, resulting in inflation.

### ***Unforeseeable Health Issues***

Agricultural practices have significant health implications, often affecting farmers' bodies and sometimes leading to physical malfunction. Maintaining good health is crucial for farmers to work effectively and provide for their needs. In addition to physical injuries, farmers are at risk of behavioral and mental health issues such as anxiety, depression, substance use, and even death by suicide. Environmental, financial, and social factors contribute to the numerous stressors inherent in farming and farm ownership (Rural Health Information Hub, 2023).

According to the participants, one of the internal factors affecting their profit is their health conditions. Participant 1 and 2 said, “Magpangamuyo lang sa Ginoo nga indi ka mag-sakit,” and “Maski ano na edad ta wala man

sakit, kaluy an sang Ginoo”, indicating they pray for good health to avoid financial strain. Participant 4 and 8 stated, “Halimbawa, kon may sakit ang mangunguma, dako nga epekto ini sa imo kita” and “Kon may sakit ang mangunguma, mabudlay makakuha sing kita kag sa ulihi mag-duso ini sa aton sa pag-utang.” These statements highlight that health conditions significantly impact their physical capabilities, affecting the production and profitability of their farms. Additionally, Participant 5 and 7 mentioned, “Kinahanglan mag-andam ka sa tanan nga butang kag likawi nga magkasakit” and “Mabudlay magkasakit kay wala sing may mag-alaga sa imo sing maayo.” They emphasize the importance of staying healthy, especially when they have to manage farm work independently without anyone to rely on.

The theory of Religious Coping and Resilience by Santos (2020) emphasizes the capacity of individuals and communities to adapt and recover from unforeseen health issues, highlighting the importance of social support, coping strategies, and personal attributes in overcoming adversity. It demonstrates resilience as an integrative construct that offers a method for understanding how people and communities achieve and maintain health and well-being in the face of adversity (Zautra et al., 2010). In response to the farmers' challenges, resilience theory can help them maintain physical and mental health, which is crucial for mitigating financial strains caused by health issues.

According to Song et al. (2022), many poverty-led diseases and viruses disproportionately affect impoverished people, accelerating the vicious cycle of extreme poverty due to declined production efficiency. Health risks frequently consume a large proportion of poor farmers' incomes, increasing their financial burden. The demand for healthcare and its costs has become a significant cause of farmers' poverty, while ineffective and poor healthcare quality further intensifies the economic burden for poor households.

### ***Unfavorable Policies for Tenants***

In farming, most laws are more favorable to land owners than tenants, given that they are the ones with legal ownership of the land

rented by tenants. Unfavorable policies for tenants are those that impose limitations or create privation for renters, such as weakened rent control measures, insufficient eviction protections, and constraints on tenants' abilities to address grievances regarding property conditions (Tenants Union, 2021).

Based on the interviews conducted, participants expressed concerns about the lack of sufficient policies ensuring their security as tenants, leading to the emerging theme of Unfavorable Policies for Tenants. Aside from having no ownership of lands, participants expressed other hardships and factors that affect their income as farmers.

Participant 1 said "kinahanglan nga mag-suplay ang gobyerno sa amon sang tubig". Participant 5, 6 and 8 mentioned that "Isa ka rason nga may ara kami mababa nga kita ang mga taxes ba, ti amuna ginabawas sa amon na kita.", "Bisan pa may ginahatag nga bulig ang gobyerno, indi naton mapunggan ang mga taxes. Ang mga buhis isa sa amon mga problema kaya may ara kami sang mababa na kita ba.", and "Ang rason ngaa may ara kami gamay na kinitaan kay tungod sang bayad sa mga buhis pareho sang tubig kag kuryente nga indi kontrolado.". These statements highlight the different struggles faced by tenant farmers due to the lack of sufficient policies to support them.

A theory to support this theme is the Conflict Theory by Karl Marx, through which the context of unfavorable policies for tenant farmers, Karl Marx's Conflict Theory suggests that powerful groups like landowners, can influence policy-making to prioritize their interests, often at the expense of tenant farmers. Tenant farmers are especially at risk because nobody writes down their deals. Since there's no paperwork saying they're farming the land, their names don't show up in official records. This means they can't get help from banks or the government, like money for seeds or protection from bad weather. Because of that, they have to borrow money from people who charge a lot of interest, making it even harder for them to make ends meet (Prasad, 2012).

## HOW FARMERS COPE WITH THE CONSTRAINTS

### *Faith-Based Coping Strategies*

In facing various challenges and factors, participants were asked for their ways to cope with the effects of the different strains they experience as tenant farmers. From all their shared ways and responses, one of the emerging themes is Faith Based Coping Strategies. According to Graça and Brandão (2024), Previous studies have found that spiritual coping, which is generally understood as the use of cognitive and behavioral strategies based on an individual's beliefs and values to deal with stress, benefits individuals' well-being, and life satisfaction.

The participants were also asked about their ways of coping with facing challenges as tenant farmers in their daily lives. Some participants brought up how coping mechanisms rooted in faith have helped them in acquiring spiritual assistance. Many farmers rely on divine assistance and prayer, considering it more than just a practice but a fundamental aspect of their resilience. As Participant 1 said "Sa kadamo nga problema, atubangon lang gid naton. Ga salig lang ko sa Diyos, number 1 gid ang Diyos" It clearly emphasizes how faith plays a crucial role in their coping ways.

Other statements like "Kami na mga farmers, kung бага gadangog ka gid sa ginoo noh nga ga pangamuyo ka nga tagaan ka sang maayo nga harvest.", "Atubangon gid kag labaw sa tanan ampo kag suporta sa pamilya", and "Antos antos kag pagampo lang gid sa Ginoo" from participants 3,6, and 8 accordingly, illustrate their profound trust in divine intervention for agricultural success.

The theory of Religious Coping and Resilience by Santos (2020), suggests faith can be a theoretical beacon to spiritually sensitive social work practice. This theory posits that individuals use religious beliefs and practices to cope with stressors, such as through seeking spiritual support, finding meaning in adversity, and engaging in religious rituals.

-based coping strategies among farmers. In a cross-sectional study of coping strategies among farming and ranching men in the United

States conducted in 1990, Light and colleagues reported spirituality and praying as the most endorsed coping strategy for general farm difficulties (Thompson et al., 2023). This collective evidence, coupled with the participants' responses, highlights the prevalence of faith-based coping mechanisms among farmers, demonstrating their deep reliance on spiritual practices when faced with challenges in agricultural life.

### **Social Support**

Participants were asked how they were able to overcome hardships, especially as tenant farmers. Most of them had similar answers, all leading to the emerging theme of Social Support. According to Purtell and Gershoff (2016), social support is the actual or perceived availability of social resources that can be used for comfort or aid, particularly in times of stress. Social support is provided by one's social network, which includes all the people with whom one has some regular social contact, such as family, friends, and coworkers. In this context, social support is exemplified through Assistance from the Government and Family and Community Resilience Through Mutual Support.

- **Assistance from the Government**

Participant 2 mentioned during the interview, "May mga programa ang mga gobyerno para sa farmers. Gina grab ko gid na siya kay syempre bulig na siya e. Dako gid na bulig basta masolve ang mga pangangailangan sa kinabuhi." Participant 4 added, "Ga apply kami sa mga programa ng gobyerno para makabulig man sa amon nga pinansyal nga deposit kay dako ang bulig." Another statement highlighted, "Dako ang nabulig sa amon ang programa sa gobyerno..tani madungangan pa..ang ila nga suporta sang mga farmers..kay sa subong nga panahon..taas ang baraklon..taas man ang gina apply namon parihas sang mga inputs." These statements underscore the crucial role of the government in supporting farmers, particularly tenants, by providing financial and resource aid necessary for agricultural production.

- **Family and Community Resilience Through Mutual Support**

This is illustrated by statements from several participants. Participant 5 said, "Nang binuligay lang gid para daw mag mag-an man ang trabaho." Participant 7 shared, "Paintindihon lang gid sa bilog nga pamilya nga amu lang ni kaya ko mahatag." Participant 8 added, "Intindihay lang gid kami sa isa kas isa kag antos lang gid nga dako." These quotes emphasize the importance of families and communities uniting to overcome life's challenges. They showcase how mutual help, understanding limits, and patience are key to strong families and communities.

This theme is supported by the risk perception and Communication Theory (2020). This theory suggests that having strong social connections with friends, family, and the broader community acts as a buffer against stress and hardship. It provides individuals with support in the form of emotional encouragement, practical assistance, or informational resources. Furthermore, the call for increased government support to cope with rising costs and agricultural demands aligns with the theory's idea that stronger support networks can mitigate adverse effects.

### **Proper Budgeting**

Many tenant farmers are also grappling with financial strain due to fluctuating incomes and increasing expenses. However, amidst these financial challenges, another theme has emerged based on the shared experiences and responses of the participants, which is proper budgeting as a way to cope with their financial struggles. According to the article by Robinson (2024), setting and following a monthly budget can significantly help individuals cope with financial stress, regain a sense of control, and improve their psychological well-being.

In the conducted interview, the theme of proper budgeting as another tool in overcoming financial hurdles resonates strongly in the responses of the participants. Participant 2 emphasized this sentiment, stating, "Kuan lang ma'am, budget gid siya. Ang importante ang basic lang moh. Ang basic needs ang imong unahon." The statement emphasizes that ten-

ant farmers prioritize necessities when budgeting, ensuring they have enough budget to meet their needs. Similarly, Participant 3 echoed this by highlighting, "Ang number one gid dira ma'am kung mag budget ka una unahon mo gid dira kis a mga binhi mag bakal sang abuno na daan hilu." The statement underscores the significance of allocating funds for essential agricultural inputs such as seeds and fertilizer, underscoring the tenant farmers' reliance on these resources for their farming activities.

Participant 6 further emphasized the importance of budgeting in anticipating future expenses, stating, "Budget kay hindi mo mabalan kung ano nagahulat sa imo nga buwas damlag. Mas nami may na bilin garastuson para sa sunod nga land prep." This statement highlights the tenant farmers' reliance on budgeting to ensure they have enough funds and necessary resources to sustain and enhance their future agricultural activities. The participants' statements highlight the pivotal role of proper budgeting in the lives of tenant farmers, emphasizing the need to prioritize basic needs, allocate funds for essential inputs, and plan for future expenses to navigate financial challenges effectively.

Resource-Based Theory by Utami and Alamanos, (2023), aligns with this theme. It highlights how organizations adapt and interact with their external environment to secure the resources necessary for survival. For tenant farmers, this theory underscores the importance of proper budgeting as a means to effectively manage external resources. By understanding and strategically allocating their financial resources, such as income from crop yields and expenses for seeds and fertilizers, farmers can enhance their competitiveness and ensure long-term sustainability in the face of external challenges like weather fluctuations and market dynamics.

Moreover, the theme resonates with the findings of Sanglay et al. (2021), which highlight how farmers prioritize their urgent needs when allocating income and meticulously track their expenses through monthly recording. This practice reflects the essence of proper budgeting, where farmers proactively manage their finances by ensuring that essential needs

are met first before considering other expenses.

### ***Adopting Diverse Livelihood Strategies***

Tenant farmers mainly depend on farming for their income, but farming comes with uncertainties such as unpredictable weather and market fluctuations, leading to financial strain. The responses from participants emphasized that many tenant farmers are now exploring additional ways to earn money as a way to cope with their financial challenges. This has led to emerging themes of Adopting Diverse Livelihood Strategies. This theme highlights the proactive approach taken by tenant farmers to diversify their sources of income. It is the process of combining both agricultural and non-agricultural activities to survive and improve the standard of living. By exploring alternative ways to earn money beyond traditional farming activities, tenant farmers aim to mitigate the financial risks associated with farming uncertainties (Pritchard et al., 2019).

By analyzing the responses of the participants, it becomes evident that tenant farmers employ diverse strategies to earn income and mitigate their financial struggles. As articulated by participant 1, "Mga lubi, mga saging nga pananom, amo sina kay may bukid paman didto. Maka harvest ka sang lubi, maka bulig bulig man sa adlaw adlaw. Tapos ga tanom man kami sang mga gulay, sang duha ka adlaw maka harvest ka, ti pwede na pambakal sang bugas kag sud an," these statements highlight the multifaceted nature of tenant farmers agricultural activities, ranging from coconut and banana cultivation to vegetable farming, enabling them to sustain daily needs and generate surplus for additional expenses. Participant 2 further emphasizes the financial significance of such endeavors, stating, "Pag harvest sa saging, may makaon ka man gamay. Paryas man gapun sa lubi. Amo tu siya ang maka tapal saamon nga pinansyal," underscoring how these agricultural ventures contribute not only to food security but also serve as a vital source of income, providing financial stability for the tenant farmers.

Additionally, Participant 3 mentioned of livestock farming, saying, "Gina alaga mga alaga

sang manok mga baboy para at least may ma-kuhaan ka," underscores another income generating avenue for tenant farmers. By raising pigs and chickens, they create opportunities to sell these livestock or utilize them for personal consumption, further diversifying their sources of income and enhancing financial stability. The responses collectively illustrate the resourcefulness and resilience of tenant farmers, who adopt diverse livelihood strategies such as agricultural activities and animal husbandry to cope with their financial challenges.

Resource-based Theory by Utami and Alamanos (2023) supports this theme by offering a broader perspective on the individual strategies of Filipino farmers. This framework considers diverse forms of capital accessible to farmers, including natural, physical, financial, human, and social resources. It evaluates how these different forms of capital interact and influence the livelihood strategies adopted by farmers. By considering various resources and their interactions, the framework provides insights into the complex dynamics of agricultural livelihoods and underscores the importance of adopting diverse strategies to enhance sustainability and resilience in farming communities.

## HOW EFFECTIVE THEIR COPING MECHANISM IS

### *Effective in Supporting Needs*

In the world of tenant farming, where financial struggles are a common problem faced by tenant farmers, it is crucial to know if the coping methods used truly make a difference. People might wonder if the strategies tenant farmers rely on actually improve their financial stability and overall well-being or not. However, data collected from participant responses leaves no room for doubt, revealing a resounding effectiveness in supporting their needs.

This revelation gives rise to a compelling theme, which is the effectiveness of Supporting Needs. According to Crosby (2022), when coping mechanisms are effective, they provide individuals with the tools to manage stress, anxiety, and other difficult emotions, thereby improving overall emotional well-being and functionality. Effective coping strategies not only

offer immediate relief from distress but also contribute to long-term resilience and well-being.

To enhance the understanding of these coping mechanisms, it would be beneficial to include a more structured evaluation of their long-term effectiveness and the evolving nature of these strategies, especially in response to changes brought about by external factors such as the pandemic. Rather than relying solely on participant testimonials, a more comprehensive analysis measuring financial stability, psychological well-being, and long-term sustainability would have provided a clearer assessment of their effectiveness.

When researchers asked participants about the effectiveness of their coping mechanisms, some participants expressed that certain strategies were indeed highly effective, illustrating how these coping mechanisms provided substantial assistance in their farming activities. Participants 2 and 5 shared similar sentiments, stating, "Ini sila nagahatag sang dako nga bulig sa amon sa pagpanguma pinaagi sa ila nga mga programa. Nagahatag ini sang kahapos sa amon kabuhi lalo na tung panahon ka pandemya." This indicated that one of the tenant farmers' coping mechanisms, such as relying on government assistance, played a significant role in supporting tenant farmers, making farming more manageable and enhancing their quality of life.

Moreover, participants 3 and 7 also highlighted the effectiveness of these coping mechanisms by stating, "Adlaw-adlaw okay lang. Ini ang imo advantage ba," referring to having an alternative source of income. They explained that having additional income sources helped ease financial burdens and provided stability. They further emphasized, "Makabulig ini sa imo kay indi ka gid masyado magkaluoy, may maharvest ka gid sa ulihi," and "Epektibo ini kay nagabulig bisan sa mga gamay nga kinahanglanon sa kabuhi." This underscored how even small-scale interventions, such as adopting diverse livelihood strategies and proper budgeting, contributed to addressing the daily needs of tenant farmers.

Additionally, incorporating a discussion about the evolution of these coping mechanisms over time would have provided valuable

insights into the adaptability and resilience of tenant farmers. Before the pandemic, many tenant farmers primarily relied on traditional farming practices and community support to sustain their livelihoods. However, as economic conditions changed, farmers adapted by seeking government assistance, diversifying their income sources, and implementing better financial management strategies.

The responses from participants highlighted this transition, as they emphasized the significant role of alternative income sources and financial planning in improving their quality of life. Based on the responses of participants 3 and 7, it was evident that these coping mechanisms had significantly helped farmers diversify their income sources and manage their finances more effectively. As a result, they were able to meet their basic needs and invest in future agricultural activities.

This supported by the Theory of Religious Coping and Resilience by Santos (2020), which suggested that behavior was influenced by intentions, attitudes, and subjective norms, as described by Conner (2021). The participants' responses revealed that the coping mechanisms employed by tenant farmers were highly effective in diversifying income and addressing financial strain.

### **Insights**

Tenant Filipino farmers face many financial challenges that put them at a disadvantage. They experience unstable earnings due to changing market prices, unpredictable harvest sizes, and high production costs. This financial instability forces them into debt, as they often borrow money to repay previous loans. The combination of low profits and rising input costs worsens their financial struggles over time.

These farmers also bear the heavy responsibility of providing for their families. Their entire household depends on their income, adding pressure to sustain their farms while meeting daily needs. This burden makes it difficult to invest in farming improvements or essential agricultural supplies. Despite these hardships, they show resilience through various coping strategies and support from their communities.

External factors further worsen their situation, making survival even harder. Climate change causes unpredictable weather that affects crop yields and income. Inflation raises the cost of living, while poor health conditions limit their ability to work. Although government aid exists, it often benefits landowners first, leaving tenant farmers with little support and widening the gap in policy implementation.

### **Implications**

The findings of the study imply serious financial instability among tenant farmers, which can have long-term consequences for rural economies and food security. If tenant farmers remain trapped in debt and poverty, agricultural productivity may decline which could lead to increased reliance on food imports. This could weaken the local farming sector, reduce economic growth in rural areas, and limit opportunities for future generations to engage in farming. Likewise, the cycle of financial struggles may persist and threaten the sustainability of the agricultural industry without intervention.

The study's findings also imply that existing policies and support systems may be insufficient or poorly implemented, leaving tenant farmers without adequate protection. If policies continue to favor landowners over tenants, farmers will struggle to access resources like loans, farming equipment, and subsidies. This imbalance could widen the gap between wealthy landowners and struggling tenants, increasing economic inequality.

On a broader level, the coping strategies identified in the study emphasize the importance of social support and resilience, but they may not be enough to create lasting change. While faith-based coping, community assistance, and livelihood diversification help farmers survive, they do not address the root causes of financial instability. Without structural improvements in governance, land policies, and climate adaptation strategies, these coping mechanisms may only offer temporary relief. Therefore, long-term solutions should focus on policy reforms, economic empowerment, and sustainable agricultural practices to secure the future of tenant farmers.



## Conclusion

Based on the findings of the study, the researchers concluded that tenant farmers face significant financial strains due to obligatory payments, inconsistent earnings, budgeting struggles, continuous debt cycles, and limited purchasing capacity, all worsened by family dependency on their income. Their financial difficulties are further aggravated by a lack of land ownership, unpredictable climate conditions, inflation, health issues, and unfavourable tenant policies, making it difficult for them to achieve financial stability.

Despite these challenges, farmers employ various coping mechanisms, including faith-based strategies, government assistance, social support from family and communities, proper budgeting, and adopting diverse livelihood activities to sustain their needs. These coping strategies have been perceived by the participants as effective in helping farmers navigate financial difficulties, allowing them to manage daily expenses and ensure their survival, although long-term solutions such as policy reforms and economic support remain essential for lasting stability.

## Recommendation

Based on the conclusions of the study, the researchers recommend that in order to address the financial difficulties of tenant Filipino farmers, policymakers should implement structural reforms that enhance land access, ensuring that farmers have the opportunity to acquire and retain land for long-term security. Financial literacy programs should be introduced to equip farmers with essential budgeting and debt management skills, allowing them to manage resources more effectively.

Additionally, regulating market prices by establishing price floors or ceilings can help stabilize farmers' earnings and protect them from unfair compensation. Government initiatives should focus on climate resilience, sustainable farming practices, and improved healthcare services to enhance farmers' productivity and financial well-being while mitigating the effects of unpredictable environmental and economic conditions.

Local government officials should take a proactive role in engaging with tenant farmers,

gaining firsthand knowledge of their struggles to develop targeted agricultural policies that provide practical solutions. Families and community members must recognize the economic hardships of farmers and support them by being mindful of financial constraints, avoiding unnecessary demands, and promoting responsible consumption to reduce food waste.

Farmers, in turn, should adopt better financial strategies, such as proper budgeting, income diversification, and debt reduction, while striving towards land ownership to secure long-term stability. Landowners must ensure transparency in financial transactions, including payments and government support, to foster fair and equitable relationships with tenant farmers.

Further research should continue to explore the financial struggles of tenant farmers, particularly in areas with limited government assistance, to advocate for effective policy reforms and economic support. Scholars and agricultural experts should work toward amplifying farmers' voices, highlighting their contributions, and proposing solutions to alleviate their financial burdens.

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