

## **The Role of Zakat in Improving Community Sustainable Livelihoods in Desa Berdaya Gumelem Kulon**

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### *ABSTRACT*

*Rural communities in general are communities that use natural resources in the agricultural sector; but in utilizing these resources each individual or household must do different things, because they have different livelihood strategies. The aim of this research is to analyze and describe aspects of the strength of sustainable livelihoods possessed by the community in Berdaya Gumelem Kulon Village. This research is descriptive research using a quantitative approach. The sample of respondents in this research was 30 respondents, selected based on simple random sampling techniques. Data collection techniques were carried out by distributing questionnaires and interviews. Meanwhile, data analysis used scoring and descriptive analysis. The results of this research show that the level of sustainable livelihood of the community in Berdaya Gumelem Kulon Village is classified as moderately sustainable with a score of 3.18. Of the five sustainable livelihood assets, physical assets have the highest score, namely 3.70 in the high sustainability category, followed by natural resource assets with a score of 3.69 in the high sustainability category, then social assets with a score of 3.51 in the medium sustainability category, then human assets with a score of 2.61 in the medium sustainability category, finally financial assets with a score of 2.37 in the medium sustainability category. Based on research findings, further efforts are needed to strengthen the five sustainable livelihood assets including financial, human and social assets so that the lives of the people in Berdaya Gumelem Kulon Village are more prosperous and protected from poverty and vulnerability.*

*Keywords: Zakat, Sustainable Livelihoods, Community Empowerment, Desa Berdaya*

### **INTRODUCTION**

The sustainable livelihood approach is a concept used to see and measure the sustainability of people living in an area (Saputra et al., 2019). Livelihoods are considered sustainable if the community has the ability and recovers from existing aspects of vulnerability, whether in the form of shocks, trends or seasonality (Saragih et al., 2007) The sustainable livelihoods approach is built on the belief that society requires a number of assets to achieve positive livelihood outcomes.

Department for International Development (DFID), (1999) developing a framework for achieving sustainable livelihoods into five asset pentagons, namely; human assets, natural resource assets, financial assets, physical assets, and social assets. These five indicators will become benchmarks for determining the community's ability to determine the success of sustainable livelihoods.

The condition of living in an area is one illustration of the welfare of the community within it (Pradnyaswari et al.,

2022). One of the things that can influence livelihood assets is maximizing the potential natural wealth in an area (Dharmawan, 2007). Rural communities in general are communities that use natural resources in the agricultural sector (Wardica, 2018) where rural communities have carried out this activity<sup>4</sup> from generation to generation in the agricultural and plantation sectors according to the geographical conditions of the village.

Desa Berdaya Gumelem Kulon is a village located mostly in the highlands with natural plantation potential, namely producing sugar from coconut sap. Coconut sugar is an agribusiness product that is very much needed both on a household scale, as an industrial raw material and an export commodity. Desa Gumelem Kulon is one of the centers of the coconut sugar industry in Banjarnegara Regency, with a total of 60,077 palm trees producing sap or 18.43% of all coconut plants in Susukan sub-district. (Hidayati, 2007). Even though it is the center of the coconut sugar industry, as people who are farmers, they do not yet experience prosperity and justice in the sale of coconut sugar production.

In maximizing the use of zakat, infaq and alms funds. Rumah Zakat carries out an empowerment process using the Desa Berdaya approach as a means of empowering rural communities. Desa Berdaya is a community development program with an area-based empowerment approach in order to build independence, improve welfare and reduce inequality, through the utilization of zakat, infaq, alms and other benevolent funds to optimize the potential of community resources and alleviate social problems that occur. This process is part of an effort to encourage rural communities to improve their quality of life to become independent and prosperous. One of the Desa Berdaya intervened by Rumah Zakat is Desa Berdaya Gumelem Kulon, Susukan District, Banjarnegara Regency.

In line with the development of economic sector activities and the intervention of the Rumah Zakat program by presenting Badan Usaha Milik Masyarakat (BUMMas) which have the potential to cause changes in people's livelihoods. However, community empowerment does not only focus on economic activities, but is also related to the community's life system, including social, cultural, environmental, political, security and so on. (Pradnyaswari et al., 2022)

Identification and analysis of the potential for sustainable livelihoods is very much needed in the community empowerment process (Wibisono et al., 2023). So the aim of this research is to identify and analyze aspects of the strength of sustainable livelihoods that the community in Desa Berdaya Gumelem Kulon can find in which assets, then whether the existing intervention program maximizes and improves the five assets of sustainable livelihoods that are community strengths or not.

## LITERATURE REVIEW

### *Sustainable Livelihoods Concept*

The concept of sustainable livelihoods cannot be separated from the theoretical ideas of Robert Chambers in the 1980s which were later developed by Chambers, Conway and other experts. This concept was finally developed and adopted by many international institutions as a development approach which was triggered by the rise in cases of hunger and food insecurity in a number of countries in the 1980s. Apart from Chambers, Conway, there is a concept developed by the Department for International Development (1999), which has a conceptual framework for formulating action programs for implementing projects to eradicate poverty and underdevelopment which are recognized as occurring in many developing countries. (Wardica, 2018).

Department for International Development, (1999) explains that the conceptualization of various dimensions of sustainability is to differentiate environmental, economic, social and institutional aspects of sustainable systems.

- a. Environmental sustainability is achieved if the productivity of natural resources that support life is preserved or increased for use by future generations.
- b. Economic sustainability is achieved when a certain level of expenditure can be maintained over time. In the context of poor people's livelihoods, economic sustainability can be achieved if a basic level of economic prosperity can be achieved and maintained.
- c. Social sustainability is achieved when social exclusion is minimized and social justice is maximized
- d. Institutional sustainability is achieved when existing structures and processes have capacity.

### ***Sustainable Livelihoods Framework***

The sustainable livelihoods framework explains the main factors that influence people's livelihoods as well as the specific relationships between these factors. This framework can be used both to plan new development activities and to assess the contribution of activities already implemented to sustainable livelihoods (Saragih et al., 2007).

The concept of the Sustainable Livelihoods framework also involves the context of vulnerability which is an external factor such as shocks which can be in the form of weather or economic conditions which influence prices, trends include aspects of technology and population, and seasonality includes production activities that can have an impact on changes in prices and resource allocation. According to Saragih et al., (2007) the sustainable livelihoods framework concept is flexible in its application without sacrificing the core

principles which include people-centred, holistic, dynamic, building local strength and capacity, macro-micro relationships and sustainability.

## **METHODOLOGY**

This research uses a descriptive method with a quantitative approach. This method aims to provide a descriptive description of a condition, by measuring the research object using numbers. In addition, this research will describe the condition and sustainability of livelihood assets in Desa Berdaya Gumelem Kulon based on their score and sustainability values. Measuring sustainable livelihoods uses indicators of human resource assets, natural resources, social conditions, financial conditions and physical assets owned.

The sample in this study consisted of 30 respondents, selected based on simple random sampling techniques. Data collection techniques were carried out by distributing questionnaires and interviews to the community in Gumelem Kulon Village, Sukun District, Banjarnegara Regency, Central Java.

Data analysis used was scoring and descriptive analysis. The scoring analysis used is using a Likert scale as the score parameter for each data. Scoring analysis is carried out to obtain results from sustainable livelihoods. Meanwhile, descriptive analysis is used to present data or an overview of the results of scoring analysis in the form of graphs, diagrams, pictures and interpretations. Determination of indicator scores is carried out using the following equation:

$$Interval = \frac{Maximum\ Value - Minimum\ Value}{Number\ of\ Classes}$$

Categorization of community sustainable livelihood indicators in Desa Berdaya Gumelem Kulon, based on research (Arini et al., 2020), scoring classification results can be divided into three levels to narrow the interpretation, namely a score of 1.00 -

2.33 low sustainability, a score of 2.34 - 3.66 medium sustainability and a score of 3.67 – 5.00 high sustainability.

**RESULTS AND DISCUSSION**

***Empowered Village of Gumelem Kulon***

Rumah Zakat is a national zakat amil institution owned by the Indonesian people which manages zakat, infaq, alms and other humanitarian funds through a series of integrated programs in the fields of education, health, economics and the environment, to create happiness for people in need. Rumah Zakat presents Desa Berdaya as an empowerment program approach for target areas based on mapping local potential by integrating it, thus accelerating community empowerment, from mustahik to muzaki.

Desa Berdaya Gumelem Kulom is one of the villages intervened by Rumah Zakat through the use of zakat, infaq and alms funds with various programs being implemented. In the economic sector, the empowerment process is carried out by introducing Badan Usaha Milik Masyarakat (BUMMAs). Because a large part of the Desa Gumelem Kulon community's source of livelihood is utilizing coconut sap which is processed into sugar, so the existence of BUMMAs becomes a forum to provide convenience and a sense of justice for selling the results of the community's livelihood.

***Characteristics of Respondents Based on Gender and Education***

Based on the research results obtained from distributing questionnaires, there were 30 households studied (30 respondents) in Desa Berdaya Gumelem Kulon, resulting in respondent data with the following characteristics:

Table 1. Characteristics of Respondents

Respondent Data	Amount	Percentage
<b>Gender</b>		
Male	10	33%
Female	20	67%

<b>Last Education</b>		
SD/MI/SR	19	63%
SMP/MT's	8	27%
SMA/SMK/MA	3	10%

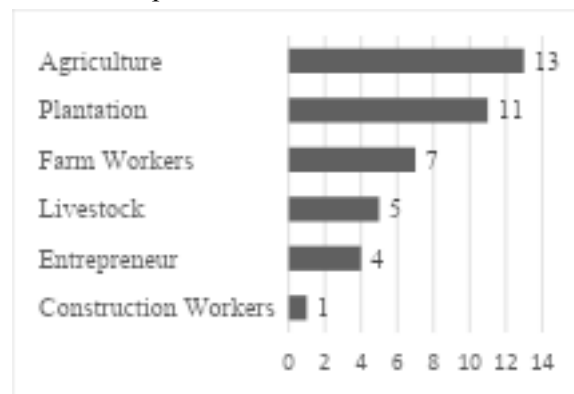
Source: Author's Data Processing, 2024

The table above provides a general description of the characteristics of respondents based on gender, dominated by 27 women (67%), while 10 men (33%). Then, based on the educational level of the respondents, it was dominated by the SD/MI/SR education level with 19 people (63%), followed by the SMP/MT's level with 8 people (27%), followed by the SMA/SMK/MA level with 3 people (10%).

***Characteristics of Respondents Based on Source of Income and Average Earnings***

The data in graph 1 illustrates that the characteristics of respondents based on sources of income are mostly obtained from agricultural businesses as many as 13 people, then sourced from plantation income as many as 11 people, then sourced from agricultural labor businesses as many as 7 people, as livestock breeders as many as 5 people, and some The small group consists of 4 traders, 1 construction worker.

Graph 1. Source of Income

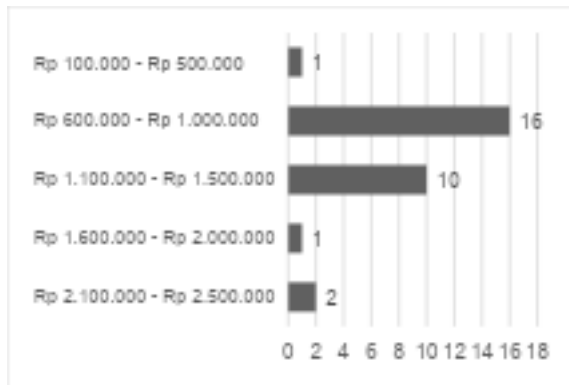


Source: Author's Data Processing, 2024

These aspects become the economic strength of rural communities. Based on research findings, the sectors developed by the community include

agriculture by planting rice and vegetables, then animal husbandry by raising chickens and goats, then plantations by utilizing coconut tree resources to extract coconut sap and make sugar.

**Graph 2.** Average of Income



Source: Author's Data Processing, 2024

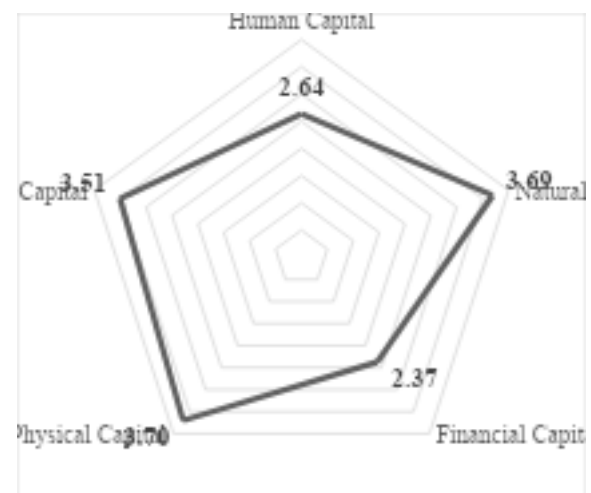
Meanwhile, graph 2 shows the characteristics of respondents based on average income in one month. Most of the respondents had an average income of IDR 600.00 – IDR 1,000.00 for 16 people, then an average income of IDR 1,100,000 – IDR 1,500,000 for 10 people, then an average income of IDR 2,100,000 – IDR 2,500. 000 for 2 people, and a small part of the community earns an average of IDR 100,000 – IDR 500,000 for 1 person, then an average income of IDR 1,600,000 – IDR 2,000,000 for 1 person.

### ***Analysis of Five Sustainable Livelihood Assets***

Based on the analysis of data obtained from respondents, it is then processed and obtained a score for each indicator. Furthermore, the data obtained is grouped into three categories, namely if it has a score of 1.00 - 2.33 in the low sustainability category, 2.34 - 3.66 in the medium sustainability category, 3.67 - 5.00 in the high sustainability category. Scoring is based on indicators for each livelihood asset, namely: human assets, natural resource assets, financial assets,

physical assets and social assets in Desa Berdaya Gumelem Kulon.

Household livelihood assets in Desa Berdaya Gumelem Kulon differ from one another depending on the value of each asset owned by the community. Various relationships between components of livelihood resources are explained in the asset pentagon and depicted in the asset pentagon (Saleh, 2014). Figure 1 shows that the five community livelihood assets in Desa Berdaya Gumelem Kulon do not form a perfect pentagon. This is due to differences in the value of each asset. From this picture it can be seen that some of the community's livelihood assets are included in the medium value category, some are also included in the high category.



**Figure 1.** Livelihood Asset Pentagon in Desa Berdaya Gumelem Kulon

The results of the research show that livelihood assets in human assets have a value of 2.64 in the medium sustainability category, then natural resource assets have a value of 3.69 in the high sustainability category, then financial assets have a value of 2.37 in the medium sustainability category, then physical assets have a value of 3.70 with the high sustainability category, and finally social

assets have a value of 3.51 with the medium sustainability category.

The results of the analysis of the asset pentagonal in Figure 1 show that the higher the level of livelihood assets owned, the higher the level of sustainability of livelihood assets and the lower aspect of community vulnerability, and vice versa, the lower the level of livelihood assets owned, the lower the sustainability of livelihood assets. and the vulnerability aspect will be even higher. The five asset pentagons can be described based on each asset as follows.

### **Human Assets**

Human assets are a person's ability to gain better access to their living conditions. These human assets relate to a person's knowledge and ability to understand new information in the field they are pursuing (Fauzia Putra & Suprianto, 2020). Apart from that, human assets are also a person's ability to gain better access to their living conditions (Rohmah, 2019). In this research, human assets are measured based on indicators of job access, skills and knowledge, ability to solve problems. The assessment of human assets in Desa Berdaya can be seen in table 2 below.

Table 2. Livelihood of Human Assets

Indicator	Score	Category
Job Access	2.38	Medium
Skills and Knowledge	2.36	Medium
Problem Solving Ability	3.25	Medium
<b>Average</b>	<b>2.64</b>	<b>Medium</b>

Source: Author's Data Processing, 2024

In general, human assets in Desa Berdaya Gumelem Kulon have an average score of 2.64 in the medium sustainability category. This shows that the condition of human assets in Desa Berdaya Gumelem Kulon is in good condition, but it can be said that it is not very optimal. As many as

53% of households stated that it was quite difficult to access and obtain job information, this difficulty was influenced by the low level of job information they received. So based on data processing it has a score of 2.38, which is included in the medium category. Then skills and knowledge have a score of 2.36 in the medium category, this is due to low education at the household level, the majority of whom have elementary/MI/SR education, because the level of education is related to knowledge and skills that can help improve the standard of living. This is in line with the statement (Baffoe & Matsuda, 2018) that the lack of opportunities for higher education will limit the development of people's abilities.

The final indicator in human assets is the ability to solve problems, the majority of respondents stated that they were easy to solve problems, resulting in a score of 3.25 in the medium category. This indicator relates to the community's ability to resolve problems with family, neighbors and social problems. Based on findings in the field, the level of community harmony is quite high in Desa Gumelem Kulon and the impact is that the level of problems with neighbors or social groups is relatively low.

### **Natural Assets**

Natural assets are all natural resources that people can use to make a living DFID, (1999). Natural resource assets are measured using indicators of land fertility level, availability of water resources, environmental management, climate, weather and impacts. The assessment of natural resource assets can be seen in table 3 below.

Table 3. Livelihood of Natural Assets

Indicator	Score	Category
Land Fertility Level	2.95	Medium
Availability of Water Resources	3.69	High

Management of the Environment	3.79	High
Climate, Weather and Their Impact	3.84	High
<b>Average</b>	<b>3.69</b>	<b>High</b>

Source: Author's Data Processing, 2024

In general, natural resource assets in Desa Berdaya Gumelem Kulon have an average score of 3.69 in the high sustainability category. This shows that the condition of natural resource assets in Desa Berdaya Gumelem Kulon is in good condition. On the land fertility level indicator, the majority of people answered that the fertility level of the land they are currently working on is in good condition, this can be proven from the data obtained which resulted in a score of 2.95 in the medium sustainability category.

Researchers found that in Desa Gumelem Kulo the level of land fertility was quite good, because it was supported by good irrigation channels. Some of the land they work on is privately owned and some are rented. Desa Gumelem Kulon is a village close to a pine production forest area. Based on the rules of the Forest Village Community Institution, it is permitted to use the land to grow coffee, cardamom, and so on with conditions does not damage existing pine trees.

Then regarding natural resource assets, namely the availability of water resources, water is a quite significant factor in supporting the livelihood sources of rural communities. As the most significant natural assets owned by farmers, land and water play an important role in the livelihoods of rural families. According to (Yazdanpanah et al., 2021) explained that land and rice are the most significant natural resource assets owned by farmers. The availability of water resources in Desa Gumelem Kulon is quite good, data shows that water resources have a score of 3.69 in the high sustainability category. This indicator is measured by water availability, water management, and maintenance of water channels for

businesses. In meeting their drinking water needs, the community uses water resources that come from springs, dug wells and drilled wells.

Furthermore, environmental management indicators are measured based on processing organic fertilizer, preserving forests, keeping yards and yards clean, and processing household waste. Based on research results, this environmental aspect has a score of 3.79 in the high sustainability category. This shows that the majority of people's environmental management is good, and it can be seen that the surrounding environment and household level are neat and clean.

The final indicator in natural resource assets is climate, weather and its impacts which has a score of 3.84 in the high sustainability category. This indicator is measured based on the influence of rainfall on community businesses. The weather conditions in Desa Gumelem Kulon show quite good results, there are no extreme weather changes that cause high losses for the community. However, in Desa Gumelem Kulon, where the majority of people use coconut sap water as a source of family income, high levels of rainfall are not a good thing, because if the intensity of the rain is too frequent it can affect the quality of the sap water, and production for sugar will be less.

### **Financial Assets**

Financial assets refer to financial resources utilized by rural communities to achieve their livelihood goals (Rahmawati & Rudiarto, 2022). In this study, financial assets were measured using indicators of level of financing difficulty, saving behavior, and ability to access financial resources. The assessment of financial assets can be seen in table 4 below.

Table 4. Subsistence on Financial Assets

Incikator	Score	Category
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Level of Financing Difficulty	2.42	Medium
Saving Behavior	2.43	Medium
Ability to Access Financial Resources	2.00	Medium
<b>Average</b>	<b>2.37</b>	<b>Medium</b>

Source: Author's Data Processing, 2024

In general, financial assets in Desa Berdaya Gumemelem Kulon have an average score of 2.37 in the medium sustainability category. This shows that financial assets are not in bad condition, but it can be said that they are still not optimal. Because based on research results, the level of community difficulty in financing has a score of 2.42 in the medium sustainability category. The aspect of financing difficulties in this research is measured based on difficulties with business capital, health costs, education costs and food costs. Then the indicator of the ability to access financial resources by the community has a score of 2.00. This indicator is measured based on the ease of access to loans for families, neighbors, cooperatives, banks, pawnshops and loan sharks. To fulfill these various aspects, based on research findings, some people access financial sources as is most often done, namely 80% of respondents borrow from family atau neighbors, then 20% of respondents borrow from cooperatives atau banks.

The difficulties experienced by the people of Desa Gumelem Kulon are directly related to the income the family earns every month. Most of their average income is IDR 1,000,000 – IDR 1,500,000, this amount has not been used for daily needs. So the people's saving behavior based on the research results has a score of 2.43 in the medium category. This is very natural because their income is prioritized for basic needs such as buying food. Apart from that, the habit of rural people to fulfill their daily needs apart from core business activities is to raise chickens,

goats or plant trees which can later be sold if they experience financial difficulties. Based on research results (Rosyid & Rudiarto, 2014) shows that the lack of capital, especially financial, has an impact on the low income of farmers.

#### *Physical Assets*

Physical assets are basic facilities and infrastructure that are important in supporting people's livelihoods. Physical assets include basic infrastructure that can encourage households to be more productive (Rahmawati & Rudiarto, 2022). In this research, physical assets are measured based on ownership of personal assets and public facilities that support people's livelihoods. The assessment of physical assets can be seen in table 5 below.

Table 5. Livelihood of Physical Assets

Indicator	Score	Category
Personal Asset Ownership	3.75	High
Public Facility	3.60	High
<b>Average</b>	<b>3.70</b>	<b>High</b>

Source: Author's Data Processing, 2024

Based on table 5 above, in general physical assets have an average score of 3.70 in the high sustainability category. These physical assets represent personal assets and public facilities. Personal assets have a score of 3.75 in the high category, measured based on home ownership, transportation, communication equipment, agricultural, gardening, raising equipment. The basic physical asset that a household must have is a house because a place to live is a basic need (Nurlia et al., 2021), 80% of respondents live in private homes, then 20% of respondents live with their parents. Furthermore, ownership of transportation is currently a necessity that cannot be separated from community activities in both urban and rural areas. Based on research results, 90% of people

have transportation, and the remaining 10% do not have transportation. Then for communication devices such as cellphones or televisions, 87% of respondents have them, while 13% don't. Then the majority of respondents have the means to carry out agricultural, plantation and livestock activities.

Next are public facilities that can support the continuity of life in rural communities. This indicator has a score of 3.60 in the medium category. This indicator is measured based on access to health facilities, education, markets/equipment shops, financial institutions. In the regional context, this physical capital takes the form of road infrastructure, irrigation and public facilities (Baiquni, 2007). Based on research results, the people of Gumelem Kulon Village, even though it is located in a mountainous area, have relatively close access to public facilities, such as 1 km access to education, 5 km access to health/puskesmas, 3 km access to markets/equipment shops and financial institutions.

### **Social Assets**

According to the Department for International Development in Wijayanti et al., (2016) stated that social assets are social resources that are useful and used by the community to achieve their livelihood goals. Social resources are generally intangible and not easy to measure, but have benefits for society. In this research, social assets are measured based on participation in organizational groups, business networks, trust and solidarity. The assessment of social assets in Berdaya Village can be seen in table 6 below.

Table 6. Livelihood of Social Assets

Indicator	Score	Category
Participation in Organizational Groups	3.77	High

Business Networking	2.73	Medium
Trust and Solidarity	3.89	High
<b>Average</b>	<b>3.51</b>	<b>Medium</b>

Source: Author's Data Processing, 2024

Based on table 6 above, it shows that social assets in Desa Berdaya Gumelem Kulon have an average score of 3.51 in the medium sustainability category. Even though they are in the medium category, these two indicators of social assets are in the high category. Like participation in organizational groups, as many as 83% of respondents stated that they were involved in community organizations such as religious organizations, youth, PKK, and political organizations, and the level of activity was also relatively high, namely 83% stated that they were active in the organizations they joined.

The second indicator of this social asset is business networks (networking) which has a score of 2.73 in the medium sustainability category. This indicator is measured based on relationships with farmer groups, relationships with institutions, involvement in government programs, collaboration with other business institutions. This indicator is the lowest compared to the other two indicators in social assets, this is because the majority of respondents do not carry out collaborative activities with other parties, based on research results, only 53% of respondents stated that they had collaborated in carrying out the business activities they currently carry out, the rest they do individually.

The final indicator in social assets is trust and solidarity which has a score of 3.89 in the high sustainability category. Most respondents admitted that the relationship between neighbors was very good and the level of mutual trust was quite high. Especially in terms of caring for others, research results show that 97% of people, if a neighbor is sick or facing a

disaster, the majority of people help. This illustrates that the social assets owned by the community in Berdaya Gumelem Kulon Village are very high and must be maintained properly. According to (Bhandari, 2013) people who interact with each other positively increase people's trust and ability to work together and obtain broad benefits.

### ***Analysis of the Rumah Zakat Program on Increasing Livelihood Assets***

As an institution that has a focus on community development, Rumah Zakat sees that efforts to maximize livelihood assets are very important. In Desa Berdaya Gumelem Kulon, Rumah Zakat presents the Badan Usaha Milik Masyarakat (BUMMas) program as an effort to maximize and increase community livelihood assets. Currently, with the presence of BUMMas, there are livelihood assets that are being maximized and increased, but there are also those that are not. Some of the assets that have increased include natural resource assets, by maximizing the potential that the community has, namely the use of processing coconut juice into sugar.

Then physical assets, there are some people who after becoming BUMMas members can buy new equipment for processing coconut sap water, which results from changes in sales value before becoming BUMMas members. Even though social assets are included in the moderate sustainability category, they are almost approaching the high sustainability category, this is due to social interaction through routine activities organized by BUMMas and participated in by all members, such as coaching, mentoring and education to members. Furthermore, what has not been maximized and increased is human assets and financial assets.

### **CONCLUSIONS**

Based on the description above, this research concludes that the livelihood conditions of the community in Desa Berdaya Gumelem are included in the moderate sustainability category with a score of 3.18. The strength of community livelihood assets in Desa Berdaya Gumelem Kulon is in natural resource assets, physical assets and social assets, while financial assets and human assets are still relatively low and need to be increased. Including financial assets that have the lowest score compared to the other four livelihood assets, the low income of farming communities is the cause of low consumption and expenditure as well as savings ownership. Then human assets are influenced by several factors such as low skills and knowledge which also impact creativity in increasing people's sources of income.

Badan Usaha Milik Masyarakat (BUMMas) program in Desa Berdaya Gumelem Kulon has an influence on livelihood assets, as can be seen from the program being implemented which is able to maximize and improve and become the strength of existing livelihood assets in the community such as natural resource assets, social assets and physical assets. As empowerment activities progress, financial assets and human assets which are currently still low can increase, and the community can maximize the five livelihood assets well to achieve a degree of prosperity and avoid poverty.

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