



Analysis of Sustainable Livelihoods Impact Approach (SLIA) in Desa Berdaya

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Abstract. Rural areas are areas that are rich in the resources they have, but the use of resources is different for each individual or household, because they have different livelihood strategies. Sustainable livelihoods are a concept achieved through strategies for utilizing human, natural, financial, physical and social capital. The aim of this research is to identify and analyze five aspects of the strength of sustainable livelihoods possessed by the community in Desa Berdaya. This research is descriptive research using a quantitative approach. The sample of respondents in this study was 48 respondents, selected based on a simple random sampling technique. 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 Desa Berdaya is classified as moderately sustainable with a score of 3.27. Of the five livelihood assets, physical assets have the highest score, namely 3.90 in the high category, followed by natural resource assets with a score of 3.70 in the high category, then social assets with a score of 3.44 in the medium category, then human assets with a score of 2.83 in the medium category, finally financial assets with score 2.46 in the medium category. From the research results obtained, further efforts are needed to strengthen financial, human and social assets so that the lives of the people in Desa Berdaya are more prosperous and protected from poverty and vulnerability.

Keywords: Sustainable Livelihoods, Empowerment, Desa Berdaya

1 Introduction

Rural communities in general are communities that use natural resources in the agricultural sector, where rural communities have carried out this activity for generations in the agricultural, plantation and livestock sectors. [1]. The potential of natural resources that exist in rural communities is quite abundant if utilized properly, therefore regional potential requires certain efforts to make it beneficial for the surrounding community. [2]. Villages are a source of production that must be enjoyed and used by local residents. If the village can become a source of livelihood for its residents, then the flow of productive age villagers to the city will decrease and people will again feel comfortable staying in the village. [3].

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Despite the abundance of potential resources that rural areas have, sometimes rural areas are areas that are usually given little attention by many groups, so that most people in these areas behave independently to be able to meet their needs even with limited facilities. Efforts to reduce vulnerability in rural areas require livelihood strategies that utilize the agricultural sector. Therefore, there needs to be a driving effort to improve the quality of life by exploiting the potential of communities in rural areas. The potential resources that exist in rural communities will greatly depend on geographic location [4], because each region has different potential resources that can be utilized well. Communities located in mountainous areas certainly have very different resource management from communities located in lowland areas, so the intervention approach taken must adapt to the potential of existing resources.

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 sustainable.

Optimizing the potential of assets and resources owned by rural areas requires sustainable livelihoods as a measure of the sustainability of people living in rural areas [5]. Sustainable livelihoods is a concept that allows people to know the level of demand for the assets they currently own or manage [6]. According to Chambers, R. and G. Conway in DFID, Sustainable livelihoods can be realized if existing livelihoods enable communities to face pressures and shocks, enable communities to manage and strengthen capabilities and ownership of resources (assets) for their current and future prosperity, and does not reduce the quality of existing natural resources.

The sustainable livelihoods approach is built on the belief that communities need a number of assets to achieve positive livelihood outcomes. Department for International Development (DFID), (1999) [7] developed 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. This sustainable livelihoods approach is also a way of thinking and working for development that develops evolutionarily and with the aim of making all efforts to end poverty more effective.

Identification and analysis of the potential for sustainable livelihoods is very much needed in the community empowerment process [8]. Apart from that, this research is very interesting because it examines and analyzes using the Sustainable Livelihoods Impact Approach (SLIA) which occurs in Desa Berdaya which is the location for empowering Rumah Zakat through optimizing the utilization of zakat, infaq, alms and other benevolent funds. Then, this research also tries to identify aspects of the strength of sustainable livelihoods owned by the community in Desa Berdaya, which assets can be found, then whether the existing intervention program maximizes and improves the

five sustainable livelihood assets which are the strengths of the community in Desa Berdaya.

2 Literature Review

2.1 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 has a concept developed by the Department for International Development (DFID) (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. [1].

Sustainability has many dimensions, all of which are important in a sustainable livelihoods approach. Livelihoods can be said to be sustainable if they have resilience in the face of external shocks and pressures, do not depend on external support, or if this is the case, then the support must be economical and institutionally sustainable, maintain the productivity of natural resources in the long term, and not undermine livelihoods, or compromise livelihood options open to others.

2.2 Sustainable Livelihoods Framework

Livelihood assets are a collection of resources owned by individuals and communities which are believed to be input to produce sustainable outcomes. Livelihood assets consist of human capital, natural resource capital, financial capital, physical capital and social capital. The combination of these assets becomes a driving force and positive input that will maintain sustainable income, individual and community welfare.

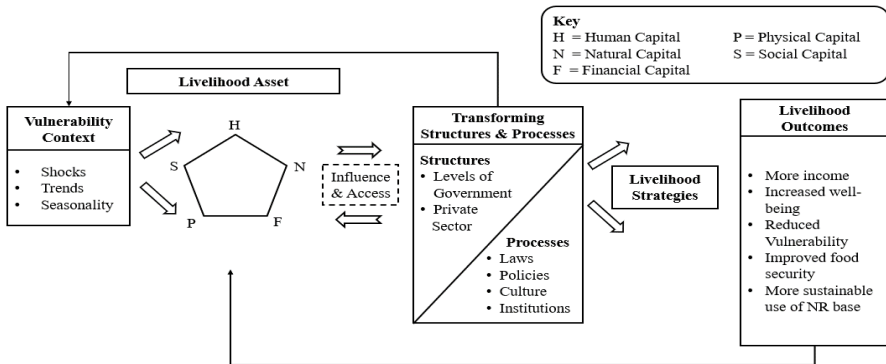


Figure 1. Sustainable Livelihoods Framework.

Source: DFID, Sustainable Livelihoods Guidance Sheets, 1999.

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 [9]. The concept of sustainable livelihoods can be depicted in the form of a diagram in Figure 1.

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) [9] that the sustainable livelihoods framework concept is flexible in its application without sacrificing the core principles in which there are people-centred, holistic, dynamic, building local strength and capacity, macro-micro relationships and sustainability.

3 Method

This research uses descriptive and quantitative methods. 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 based on their score and sustainability. Measuring sustainable livelihoods uses indicators of human capital, natural capital, social capital, financial capital and physical capital.

The samples in this research were people in Gumelem Kulon Village, Sukun District, Banjarnegara Regency, Central Java, and Kalikajar Village, Kalikajar District, Banjarnegara Regency, Central Java. The sample of respondents in this study was 48 respondents, selected based on a simple random sampling technique. Data collection techniques were carried out by distributing questionnaires and interviews to the community in Desa Berdaya (Gumelem Kulon Village and Kalikajar Village).

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:

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

The categorization of community sustainable livelihood indicators in Berdaya Gumelem Kulon Village and Berdaya Kalikajar Village, based on research Arini et al., (2020) results of the scoring classification can be divided into three levels to narrow the interpretation [10], namely low sustainability, medium sustainability and high sustainability.

4 Results and Analysis

4.1 Program Description

Rumah Zakat is a World Digital Charity Organization that manages zakat, infaq, alms and other social funds through community empowerment programs, by presenting Empowered Villages as a community development program with a region-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. The programs implemented in Desa Berdaya include education, economics, health and the environment.

In the economic sector, one of the ways empowerment is carried out is by bringing in Badan Usaha Milik Masyarakat (BUMMas) in agro programs such as utilizing plantation, agricultural and livestock resources. Because empowerment is based on local potential, so that the products produced from this empowerment, such as in Desa Berdaya Gumelem Kulon, which is located on the slopes of the mountains, most of the community uses coconut juice, which is the potential and the majority of the community's livelihood, is then processed into ant sugar and crystal sugar. Furthermore, in Desa Berdaya Kalikajar, which is located in an area close to the mountains, the majority are Wonosobo vegetable and sheep farmers.

4.2 Characteristics of Respondents Based on Gender and Education

Based on the research results obtained from distributing questionnaires, there were 48 households studied (48 respondents) in Desa Berdaya, resulting in respondent data with the following characteristics.

The table above provides a general description of the characteristics of respondents based on gender, dominated by 27 men (56%), while 21 women (44%). Then, based on the educational level of the respondents, it was dominated by the SD/MI/SR education

Table 1. Characteristics of Respondents.

Respondent Data	Amount	Percentage
Gender		
Male	27	56%
Female	21	44%
Last Education		
No school	1	2%
SD/MI/SR	23	48%
SMP/MT's	13	27%
SMA/SMK/MA	9	19%
Bachelor	2	4%

Source: Author's Data Processing, 2024.

level with 23 people (48%), followed by the SMP/MT's level with 13 people (27), followed by the SMA/SMK/MA level with 9 people (19%), and there was 1 respondent who stated that he had not gone to school (2%).

4.3 Characteristics of Respondents Based on Source of Income and Average

The data in figure 2 illustrates that the characteristics of respondents based on source of income were mostly obtained from agricultural businesses as many as 19 people, then sourced from livestock income as many as 14 people, then sourced from plantation businesses as many as 12 people, whose profession was as farm workers as many as 12 people, and of which 6 people are entrepreneur, 5 construction workers, and 1 person who runs a fish farming business.

These aspects become the economic strength of people in rural areas. Based on research findings that sectors developed by the community such as agriculture by growing rice and vegetables, then animal husbandry by raising chickens and goats, then in plantations by utilizing quite a lot of coconut tree resources, then coconut sap water is taken and processed into sugar and sold to the city.

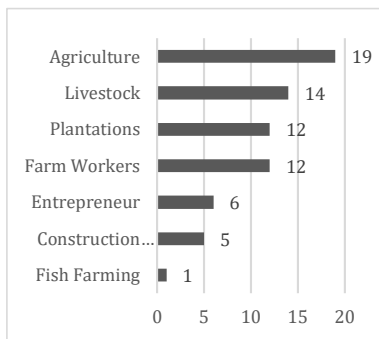


Figure 2. Sources of Income

Source: Author's Data Processing, 2024

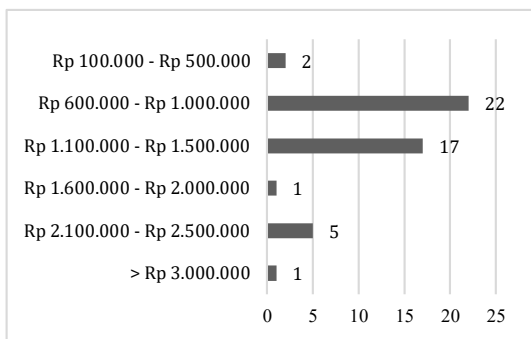


Figure 3. Average Income

Meanwhile in figure 3 are the characteristics of respondents based on average income in one month. Most people have an average income of IDR 600.000 – IDR 1.000.000 for 22 people, then an average income of IDR 1.100.000 – IDR 1.500.000 for 17 people, then an average income of IDR 2.100.000 – IDR 2.500.000 as many as 5 people, and a small portion of the community earns an average of IDR 100.000 – IDR 500000 for 2 people, then an average income of IDR 1.600.000 – IDR 2.000.000 for 1 person, finally the average income is more than IDR 3.000.000 for 1 person.

4.4 Analysis of Five Sustainable Livelihood Assets

Based on the analysis of data obtained from respondents, it is then processed and a score for each indicator is obtained. 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 assets, financial assets, physical assets and social assets in Desa Berdaya Gumelem Kulon and Desa Berdaya Kalikajar.

Household livelihood assets in Berdaya Village 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 [11]. Figure 4 shows that the five community livelihood assets in Berdaya Village 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 value category.

The research results show that livelihood assets in human assets have a value of 2.83 in the medium sustainability category, then natural resource assets have a value of 3.70 in the high sustainability category, then financial assets have a value of 2.46 in the medium sustainability category, then physical assets have a value of 3.90 with the high sustainability category, and finally social assets have a value of 3.44 with the medium

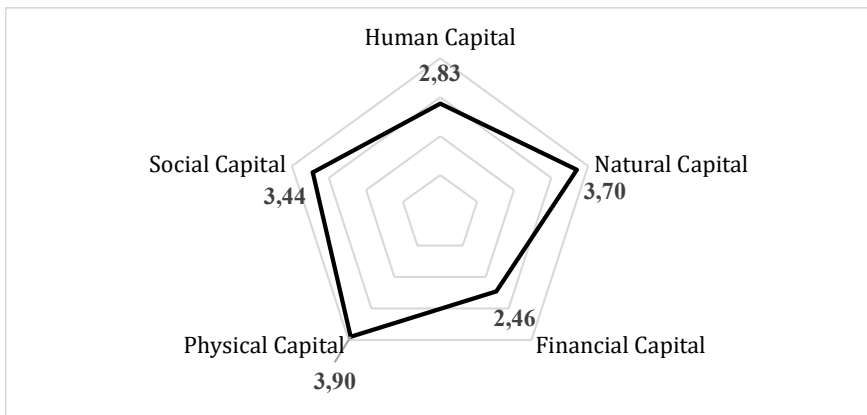


Figure 4. Pentagon Livelihood Assets in Desa Berdaya
Source: Author's Data Processing, 2024.

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

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 [12]. Apart from that, human assets are also a person's

ability to gain better access to their living conditions[13]. 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 ca be seen in table 2 below.

In general, human assets in Desa Berdaya have an average score of 2.92 in the medium sustainability category. This shows that the condition of human assets in Desa Berdaya Gumelem Kulon and Desa Berdaya Kalikajar is in good condition, but it can be said that it is not very optimal. As many as 47% of households stated that it was quite difficult to access and obtain job information, this difficulty was influenced by

Table 2. Livelihood Human Assets.

Assets	Indicator	Score	Category
Human	Job Access	2.81	Medium
	Skills and Knowledge	2.51	Medium
	Problem Solving Ability	3.42	Medium
Average		2.92	Medium

Source: Author's Data Processing, 2024.

the low level of job information they received. So based on data processing it has a score of 2.81, which is included in the medium category. Then skills and knowledge have a score of 2.51 in the medium category, this is due to low education at the household level, the majority of whom have SD/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 Baffoe & Matsuda (2018) statement that the lack of opportunities for higher education will limit the development of people's abilities [14].

The final indicator of human assets is the ability to solve problems. Most people say they are easy to solve problems, resulting in a score of 3.42 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 both Gumelem Kulon Village and Kalikajar Village and the impact level of problems with neighbors or social groups is quite low.

Natural Resource Assets.

Natural assets are all natural resources that people can use to make a living DFID, (1999). Natural 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.

Assets	Indicator	Score	Category
Natural Re- source Assets	Land Fertility Level	3.03	Medium
	Availability of Water Resources	3.71	High
	Management of the Environment	3.63	Medium
	Climate, Weather and Their Impact	4.00	High
Average		3.59	Medium

Source: Author's Data Processing, 2024.

In general, natural resource assets in Desa Berdaya have an average score of 3.59 in the medium sustainability category. This shows that the condition of natural resource assets in Desa Berdaya Gumelem Kulon and Desa Berdaya Kalikajar is in good condition, but it can be said that it is not very optimal. 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 3.03 in the medium category. The researchers' findings in both Gumelem Kulon Village and Kalikajar Village were that 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, some are rented, especially in Gumelem Kulon Village which is close to the pine production forest area. Based on the rules of the Forest Village Community Institution, they are allowed to use the land to grow coffee, cardamom and so on provided that it is not damaged. existing pine trees.

Then, regarding natural resource assets, namely the availability of water resources, water is a significant factor in supporting the livelihoods of rural communities. explains that as the most significant natural assets owned by farmers, land and water play an important role in the livelihood of rural families. According to Yazdanpanah, et.,al (2021) [15] explained that land and rice are the most significant natural resource assets owned by farmers. The availability of water resources in both Gumelem Kulon Village and Kalikajar Village is quite good, data shows that water resources have a score of 3.71 in the high category. This indicator is measured by water availability, water management, and maintenance of water channels for businesses. In meeting drinking water and domestic needs, the community uses water resources originating 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 3.63 in the medium category, but close to the high category. This shows that the majority of people in environmental management are quite good, and it can be seen that the surrounding environment and household level looks neat and clean.

The final indicator in natural resource assets is climate, weather and its impacts which has a score of 4.00 in the high sustainability category. This indicator is measured based on the influence of rainfall on community businesses. The weather conditions in Gumelem Kulon Village and Kalikajar Village show quite good results, there are no extreme weather changes that cause high losses for the community. However, in

Gumelem Kulon Village, 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. . Meanwhile, for Kalikajar Village, it is seasonal because the majority are rice and vegetable farmers, so if the rainfall conditions are high, they carry out rice farming activities, but if the rainfall is low and irrigation is difficult, most of them grow vegetables as a sustainable livelihood effort.

Financial Assets.

Financial assets refer to financial resources utilized by rural communities to achieve their livelihood goals [16]. 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.

In general, financial assets in the Berdaya Berdaya Gumemelem Kulon and the

Table 4. Livelihood of Financial Assets.

Assets	Indicator	Score	Category
Financial	Level of Financing Difficulty	2.50	Medium
	Saving Behavior	2.27	Low
	Ability to Access Financial Resources	2.58	Medium
Average		2.45	Medium

Source: Author's Data Processing, 2024.

Desa Berdaya Kalikajar have an average score of 2.45 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 2.50 in the medium category. The financing difficulty aspect 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 2.58. This indicator is measured based on ease of access to loans for families, neighbors, cooperatives, banks, pawnshops and moneylenders. To fulfill these various aspects, based on research findings, some people access financial sources, as is most often done, namely 63% of respondents borrow from family/neighbors, then 37% of respondents borrow from cooperatives/banks.

The difficulties experienced by the people of Gumelem Kulon Village and Kalikajar Village are directly proportional to the income the family earns each month. 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 2.27 in the low category. This is very natural because their income is prioritized for basic needs such as buying food. Apart from that, it is the custom of rural

communities to meet their living needs apart from core business activities, especially in Gumelem Kulon Village, every household must keep chickens, goats, or plant trees which can later be sold if they experience financial difficulties. Based on research results Rosyid & Rudiarto (2014) it shows that the lack of capital especially financial has an impact on the low income of farmers [17].

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 [16]. 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.

Based on table 5 above, in general physical assets have an average score of 3.87 in

Table 5. Livelihood of Physical Assets.

Assets	Indicator	Score	Category
Physical	Personal Asset Ownership	3.97	High
	Public Facility	3.77	High
Average		3.87	High

Source: Author's Data Processing, 2024.

the high sustainability category. These physical assets represent personal assets and public facilities. Personal assets have a score of 3.97 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 [18], 83% of respondents live in private houses, then 17% of respondents live in rented houses and board. 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, 94% of people have transportation, and the remaining 6% do not have transportation. Then for communication tools such as cellphones or televisions, 90% of respondents have them, while 10% 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 3.77 in the high category. This indicator is measured based on access to health facilities, education, markets/equipment shops, financial institutions. 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. Then the people of Kalikajar Village are closer to public facilities, such as 0 km access to education, 0 km access to

health/puskesmas/clinics, 2 km access to markets/equipment shops, and 0 km access to financial institutions.

Social Assets.

According to Department for International Development dalam Wijayanti et al., (2016) [19] suggests that social assets are social resources that are useful and used by society 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.

Based on table 6 above, it shows that social assets in Desa Berdaya have an average score of 3.42 in the medium sustainability category. Even though they are in the me-

Table 6. Livelihood of Social Assets.

Assets	Indicator	Score	Category
Social	Organization Participation	3.88	High
	Network	2.60	Medium
	Trust and Solidarity	3.80	High
Average		3.42	Medium

Source: Author's Data Processing, 2024.

dium category, these two indicators of social assets are in the high category. Like participation in organizational groups, as many as 80% 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 67% stated that they were active in the organizations they joined.

The second indicator in this social asset is the business network which has a score of 2.60 in the medium 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 46% 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 3.80 in the high category. 73% of respondents admitted that the relationship between neighbors was very good and the level of mutual trust was quite high. Like most rural communities, the people of Gumelem Kulon Village and Kalikajar Village have close kinship relations. Moreover, in terms of caring for others, research results show that 88% 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 Village are quite 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 [20].

4.5 Analysis of the Rumah Zakat Program Based on Livelihood Assets

As an institution that has a focus on community empowerment, Rumah Zakat sees that efforts to maximize livelihood assets are very important. In Berdaya Gumelem Kulon Village, Rumah Zakat presents the Badan Usaha Milik Masyarakat (BUMMas) program as an effort to maximize and improve 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. What has increased, such as natural resource assets, is by maximizing the potential that the community has, namely the use of processing coconut juice into sugar. Then social assets by creating social interaction through routine activities organized by BUMMas and participated in by all members. Then physical assets, there are some people who after becoming BUMMas members can buy new equipment for processing sap water, which results from changes in sales value before becoming BUMMas members. Furthermore, what has not been maximized and increased is human assets and financial assets.

Furthermore, in Berdaya Kalikajar Village, Rumah Zakat presents the Badan Usaha Milik Masyarakat (BUMMas) program in the agro sector, namely Wonosobo sheep farming. Not much different from Gumelem Kulon Village, Kalikajar Village is also able to increase and maximize livelihood assets such as social assets, with regular meeting activities that are attended by all members and can indirectly increase social interaction between these members. Then increase physical assets, by providing facilities for the goat farming business, even though it is not yet optimal. Then natural resource assets, by utilizing local potential, namely sheep as part of preserving the culture of Wonosobo Regency, although in general the potential possessed by the community is more in the agricultural sector. Then what has not been optimized are financial assets and human assets, although they have been part of the intervention carried out, their role is not yet optimal, so efforts need to be made to increase these two assets.

5 Conclusion

Based on the description above, this research concludes that the livelihood conditions of the people in Berdaya Village are included in the moderate sustainability category with a score of 3.27. The strength of community livelihood assets in Berdaya Village is in physical assets, natural resource assets and social assets, while financial assets and human assets are still relatively low and need to be improved. 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.

Rumah Zakat's involvement in presenting the Badan Usaha Milik Masyarakat (BUMMas) program in Desa Berdaya is enough to provide encouragement to 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. Community empowerment, which is one of Rumah Zakat's focuses, must continue to be developed, 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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