

ANALYSIS OF SOCIAL RETURN ON INVESTMENT (SROI) IN THE YOUNG FARMERS PROGRAM IN BERDAYA VILLAGE

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ABSTRACT – Based on BPS data as of September 2022, Java Island is the largest contributor to poor people in Indonesia and West Java is one of the provinces with the highest number of poor people. One potential that can be developed is agriculture. The problem is, the number of young farmers in this province is very small. Rumah Zakat contributes to improving the welfare of the poor in Palasari Village, Subang Regency through the Young Farmers Program. This research aims to measure the impact of utilizing zakat, infaq and alms funds distributed in the Young Farmers Program. This research uses Social Return on Investment (SROI) analysis, the method used is mix method by combining qualitative and quantitative. The sample was determined using purposive sampling and data collection through field observations, in-depth interviews and document studies, while determining the SROI ratio value using the equation of Net Present Value of Benefit and Net Present Value of Investment. The results of this research show that the impact of utilizing zakat, infaq and alms funds distributed in the Young Farmer Program using the SROI calculation approach produces a value of 1:2,03. It means that every Rp1 contribution will generate social benefits of Rp. 2,03. So that, the zakat, infaq, and alms funds distributed in the Young Farmer Program have a big impact on the beneficiaries. The program can be categorized as feasible and right on target.

Keywords: Impact of Zakat, Young Farmer, Social Return on Investment, Berdaya Village

ABSTRAK – Berdasarkan data BPS per September 2022, Pulau Jawa merupakan penyumbang penduduk miskin tertinggi di Indonesia dan Jawa Barat sebagai salah satu provinsi dengan jumlah penduduk miskin paling banyak. Salah satu potensi yang dapat dikembangkan adalah pertanian. Masalahnya, jumlah petani muda di provinsi ini masih sangat sedikit. Rumah Zakat turut berkontribusi dalam peningkatan kesejahteraan masyarakat miskin di Desa Palasari, Kabupaten Subang. Melalui program Tani Muda. Penelitian ini bertujuan untuk mengukur dampak pendayagunaan dana zakat, infaq, dan sedekah yang disalurkan dalam program Tani Muda. Penelitian ini menggunakan analisis Social Return on Investment (SROI), metode yang digunakan adalah mix method dengan menggabungkan kualitatif dan kuantitatif. Penentuan sampel dengan cara purposive sampling dan pengambilan data melalui observasi lapangan, in-depth interview, serta studi dokumen, sedangkan menentukan nilai rasio SROI dengan persamaan nilai Net Present Value of Benefit dan Net Present Value of Investment. Hasil penelitian ini menunjukkan bahwa dampak pendayagunaan dana zakat, infaq, sedekah yang disalurkan dalam program Tani Muda dengan pendekatan perhitungan SROI menghasilkan nilai sebesar 1 : 2,03 artinya dari setiap kontribusi Rp 1 rupiah akan menghasilkan manfaat sosial sebesar Rp 2,03. Sehingga dana zakat, infaq, dan sedekah yang disalurkan dalam bentuk program Tani Muda memberikan dampak yang besar kepada penerima manfaat dan dapat dikategorikan program tersebut layak serta tepat sasaran.

Kata Kunci: Dampak Zakat, Petani Muda, Social Return on Investment, Desa Berdaya



INTRODUCTION

Indonesia's economic growth will reach 5.31% cumulatively throughout 2022 based on data from the BPS-Statistic Indonesia.

Based on its region, Java Island has the greatest influence on the Indonesian economy, namely 56.48%. This means that the center of national economic growth is on the island of Java compared to other regions. However, after economic growth can be implemented satisfactorily, the problems that arise around areas of economic development actually become more complicated, poverty is part of these problems (Lestari & Imaningsih, 2022).

BPS-Statistic Indonesia said that in September 2022 there would be 26.36 million poor people in Indonesia, with the largest contributor to the number of poor people being the island of Java. Half of the poor people in Indonesia are in this region. BPS data shows an increase in the percentage of poverty during 2019 – 2021 in 5 provinces on the island of Java. The trigger factor that causes the island of Java to experience a high rate of poverty is due to the centralization of development on the island of Java, where the per capita income is smaller than the population, so this influences the poverty rate (Deby Alsya, V., Triwahyuningtyas, N., & Muratik, 2021).

West Java is one of the 10 provinces with the highest number of poor people in Indonesia according to BPS data as of January 2023. A total of 4.05 million people with monthly per capita expenditure below the Poverty Line (GK) live in this region. The level of open unemployment, GRDP, and population density are variables that influence the level of poverty in West Java Province (Hal et al., 2023). Seriousness and commitment is needed in solving this problem. The West Java Provincial Government has included poverty as a priority issue in the 2018-2023 RPJMD. There are 14 programs launched by the Governor of West Java to overcome poverty in West Java, such as the Millennial Farmer Program and Village Patriot.

Agriculture has great development potential in Indonesia. In West Java, 2020 Census data shows that the majority of West Java's population lives in villages and earns their living as farmers. West Java is also one of the rice barns in Indonesia with rice production reaching 9.08 million tons of rice in 2020 based on BPS data for 2021. In relation to poverty alleviation, the agricultural

sector contributes to reducing inequality by 16.25% (Faqihuddin Faqihuddin, Dedi Sufyadi, 2019).

The Ministry of Agriculture states that the role of Indonesian agricultural workers in absorbing national labor undeniably has the largest contribution, around 35.3% (Susilowati, 2016). However, agricultural development faces quite serious problems, namely the number of young farmers continues to decline, both in absolute and relative terms, while older farmers are increasing (Susilowati, 2016). Susilowati also said that the factors causing the decline in interest of young farmers were the less prestigious image of agriculture and inadequate results. Apart from that, the existence of digital culture has also influenced the decline in the number of young workers in this sector.

Rumah Zakat is committed to improving the economy of poor communities through empowerment programs that are aligned with the potential of empowering areas. Palasari Village, Subang Regency is one of the villages supported by Rumah Zakat in the economic sector. Through the Young Farmers program, young farmers in Palasari village have the opportunity to receive agricultural assistance and ongoing assistance. This program, which is in line with the Millennial Farmer program from the West Java Provincial Government, is expected to have an impact on improving the welfare of beneficiaries so that they can escape poverty status. For this reason, this research was conducted to determine the social and economic impact that emerged from the Young Farmers program in Palasari Village using the Social Return on Investment method.

LITERATURE REVIEW

Theories of Poverty

Based on Law Number 24 of 2004, poverty is a socio-economic condition of a person or group of people in which their basic rights are not fulfilled to maintain and develop a dignified life. Basic needs that are the right of a person or group of people include the needs for food, health, education, employment, housing, clean water, land, natural resources, the environment, a sense of security from treatment or threats of violence, and the right to participate in the organization of social life, and politics. In line with that, Emil Salim also defines poverty as a lack of income to meet basic living needs (Ala, 1981).

The poverty line (GK) according to BPS, is the minimum per capita expenditure per month to meet minimum food and non-food needs. The Poverty Line (GK) is the sum of the Food Poverty Line (GKM) and the Non-Food Poverty Line (GKNM). Population whose average per capita expenditure per month is below the Poverty Line is categorized as poor.

Based on the standards of the BPS-Statistic Indonesia, a community is categorized as poor if there are 9 of 14 poor criteria :

1. The floor area of a residential building is less than 8 m² per person.
2. The type of floor in the residence is made of dirt/bamboo/cheap wood.
3. Types of residential walls made of bamboo/thatch/low quality wood/walls without plaster.
4. Do not have defecation facilities/share with other households.
5. Household lighting sources do not use electricity.
6. The source of drinking water comes from wells/unprotected springs/rivers/rainwater.
7. Fuel for daily cooking is firewood/charcoal/kerosene.
8. Only consume meat/milk/chicken once a week.
9. Only buy one new set of clothes a year.
10. Only able to eat once/twice a day.
11. Unable to pay for treatment at the health center/polyclinic.
12. Sources of income for the head of the household are: farmers with a land area of 500m², farm workers, fishermen, construction workers, plantation workers and/or other jobs with income below Rp. 600,000,- per month.
13. Highest level of education of head of household: no school/did not finish elementary school/finished elementary school.
14. Don't have savings/goods that can be easily sold for a minimum of IDR 500,000,- such as credit/non-credit motorbikes, gold, livestock, motorboats, or other capital goods.

Theory of Agriculture

Agriculture is a type of production activity that is based on the growth process of plants and animals (Anik Suwandari, 2016). Law Number 19 of 2013 defines animal husbandry as an activity that manages biological resources using the help of technology, labor, capital and management in an effort to produce an agricultural commodity which includes food crops, garden crops, industrial plantations and/or animal husbandry in a agro ecosystem.

Agricultural actors are called farmers. Farmers are part of the population who are existentially involved in the planting process and autonomously make decisions about the planting (Wolf, 1983). The planting cycle from a farmer's perspective (Deloitte, 2012) is as follows :

1. Pre-planting

The pre-planting stage consists of the process of selecting seeds, selecting land, and determining sources of financing. In this process, information systems such as DSS (Decision Support System) and MIS (Management Information System) will help farmers in making decisions and risk management.

2. Care and harvest

This stage is carried out by the process of soil preparation and planting, input management, water management and fertilization, as well as applying pesticides.

3. Post-harvest

This process consists of marketing, transportation, packaging and processing of other agricultural products.

In agricultural management, there are 2 types of planting patterns. A planting pattern is a sequence of planting on a plot of land in one year, including the land processing period. Planting patterns in tropical areas pay attention to rainfall, so plant types adapt to the available water conditions. Planting patterns are then divided into monoculture and polyculture.

One type of polyculture planting pattern is intercropping. The intercropping system is a planting system where two or more different types of plants are planted simultaneously at relatively the same or different times with alternating planting and regular spacing on the same plot of land (Prasetyo, E.I., 2009). The advantage of the intercropping cropping pattern is that apart from obtaining a frequency of harvesting more than once a year, it also functions to maintain soil fertility (Vandermeer J H, 1989).

The types of plants that can be intercropped are chilies and spring onions. The results of research conducted by Rika Despita (2022) resulted in the

conclusion that this planting pattern can be recommended to farmers because it can increase planting area and onion production. Red chilies consist of ordinary red chilies (red chilies), curly chilies, and Taiwanese chilies (hot beauty) (Setiadi, 2006). Curly red chilies begin to be harvested for the first time at the age of 3-4 months with a long productive life of up to 4-5 months and can produce up to 8-9 months of age (Setiadi, 2006). Meanwhile, spring onions are a type of annual (short-lived) leaf vegetable plant (Cahyono B, 2009).

METHODOLOGY

Research on Social Return on Investment (SROI) analysis in the Young Farmers Program in Berdaya Village uses a mix method approach which combines quantitative and qualitative research methods. Quantitative research methods are used to collect large amounts of data in the form of variables, units or individuals at the same time. Meanwhile, qualitative research methods are used to collect in-depth information from respondents to obtain a more detailed explanation in order to strengthen the findings from data collection using quantitative methods. Qualitative research methods aim to understand the phenomena experienced by research subjects (Moleong, 2009).

The informants in this research were the beneficiaries of the Young Farmers program who received assistance from January - November 2022, namely 7 informants. Data collection methods were carried out through in-dept interviews and observation. The analysis method used is Social Return on Investment (SROI). Social Return on Investment (SROI) analysis is a method that can be used to measure the impact of investment in social activities carried out by companies from an economic, social and environmental perspective. (Purwohedhi, 2006).

RESULT AND DISCUSSION

The first stage in this research is identifying stakeholders and mapping impacts. The Social Return on Investment (SROI) analysis of economic programs aims to calculate the ratio of the value of social, economic and environmental changes resulting from the impact of assistance through the Young Farmers program in Palasari Village, Subang Regency. The scope of the program in this research is the distribution of agricultural aid carried out in the January-November 2023 period with 7 beneficiaries. Then, the

stakeholders involved in the program are identified and the program impact is mapped. There are 3 parties who play a role in implementing the program, including: Beneficiaries, Rumah Zakat, and the Palasari Village Government.

Tabel 1. Identiy Stakeholders

No	Stakeholders	Role in the Program	Impact
1	Beneficiary	The main parties who receive the benefits of the Young Farmers program	Reducing investment capital in one year
			Reducing dependence on KUR loans
			Addition of business assets
			Changes in beneficiary habits that have an impact on agricultural management
			Increased income from harvests and additional jobs
			Preventing opportunities for children to drop out of school
2	Palasari Village Government	Provide permits for program implementation	Providing agricultural assistance from other parties
3	Rumah Zakat	Collect funds and distribute them professionally	Improve the good image of the institution and increase public trust in the institution

Table 1 above shows that the roles and impacts of money generated from stakeholders have been identified. The results of the identification of stakeholders for the Young Farmers program in Palasari Village include that the Beneficiary acts as the main party who receives the benefits of the agricultural assistance program, then the village government plays the role of providing permits for implementing the program, then Rumah Zakat plays the role of collecting and distributing funds professionally.

The results of this research also found the impact that Beneficiaries have, namely reducing investment capital in one year, reducing dependence on People's Business Credit (KUR) loans, increasing business assets, changing

beneficiary habits which have an impact on agricultural management, increasing income from harvests and additional employment and preventing children's chances of dropping out of school. Then the impact that the village government has is generating agricultural assistance from other parties. Furthermore, the impact that Rumah Zakat has can improve the good image of the institution and increase public trust in the institution.

After explaining the above regarding the impact on stakeholders, the author will explain the next stage in the Social Return on Investment (SROI) research, namely the calculation approach which is used as the basis for monetizing the impact that stakeholders have in the Young Farmers program.

Tabel 2. Impact Calculation Approach

No.	Impact	Calculation Approach	Monetization Approach	Information on In-depth Results	Value
1	Beneficiaries				
	Reduction of capital for planting chilies and onions in 1 year	Equipment purchase costs	Cost of purchasing cast (Rp. 150,000) and electric pump (Rp. 600,000)	7 beneficiaries do not have to buy agricultural equipment	Rp 5,250,000
		Purchase of seeds for season 2	Cost of purchasing agricultural seeds	7 beneficiaries were able to use the trees from the seed assistance to be planted in the second season: - chili seeds Rp1500,000 x 2 pack - onion seeds Rp7,000 x 40 kg	Rp 4,060,000
	Reducing dependence on KUR loans	Reduction in KUR lending	Interest difference 4% x Rp8,000,000	- 1 beneficiary stop borrowing from KUR with loans Rp8,000,000 - 1 beneficiary reduces the loan in KUR from	Rp 400,000

				Rp10,000,000 to Rp8,000,000	
Increase of assets	Costs of purchasing assets for both agriculture and personal assets	The purchase price of each beneficiary's assets	- 1 beneficiary buy handphone Rp1,700,000 - 1 beneficiary buy handphone Rp2,000,000 - 1 beneficiary buy wheels for Rp800,000 - 1 beneficiary buy sheep for Rp8,000,000 and procreate at a price Rp2,000,000 - 1 beneficiary buy land Rp15,000,000	Rp 29,500,000	
Changes in beneficiary habits that have an impact on agricultural management	Changing the habit of praying fardhu prayers on time has resulted in earlier times for going to the rice fields	The difference in harvest before going to the fields earlier in the morning is as big as 50%	Total harvest after morning prayers on time: - Chilli 400 kg x Rp18,000 - Tomato 1000 kg x Rp4,000 - Onion 100 kg x Rp7,000 Total Rp11,900,000	Rp 5,950,000	
	Emotional changes when managing diseased plants	The harvest can be sold if beneficiaries are more patient in caring for plants affected by pest as much 40%	40% from the harvest	Rp 3,608,000	
Increased income from harvests and additional work	Additional harvest from additional land rented by Rumah Zakat	The harvest from the land rented by Rumah Zakat is minus the capital issued by the	- 1 beneficiary's harvest : chilli Rp18,000 x 540kg + onion 900kg x Rp7,000 -	Rp 28,620,000	



			beneficiary personally	capital Rp7,000,000 - 1 beneficiary's chilli harvest Rp18,000 x 600 kg + onion Rp7,000 x 900 - capital 7,000,000 - Field rental payments Rp,1000,000 + 1,500,000	
		Additional work after joining a farmer group	Wages earned while working	3 seasons (3 harvests, 3 processing times) x 12 day x 50,000	Rp 3,600,000
	Preventing opportunities for children to drop out of school	Fees required for school registration	Average vocational school entrance fee in Subang Rp3,000,000	1 beneficiaries use the harvest to pay for children's education	Rp 3,000,000
2	Village Government				
	The emergence of agricultural assistance from other parties	Due to the good image of agriculture, Palasari Village has attracted the attention of other parties to provide assistance	The amount of agricultural assistance received after the program	A total of Rp150,000,000 in assistance from Lokadesa through the village government was given to the Palasari village community	Rp 150,000,000

At the impact calculation approach stage, each impact generated by stakeholders will be converted into monetary units (money). In this research, the impacts included and will be calculated are only those felt by the beneficiaries and the village government, because the impacts calculated are the impacts resulting from each program implementation (outcome). Meanwhile, the impact felt by Rumah Zakat is the impact resulting from investment results (input). This stage is inseparable from the theory of change analysis process carried out in the Young Farmers program.

The calculation of the impact felt by the beneficiaries, is reducing capital for planting chilies in 1 year, is calculated using an approach to calculating equipment costs and purchasing seeds for the next season. This impact value is generated from the monetization approach of casting purchase prices, electric pump prices, and seed prices. The impact of reducing dependence on People's Business Credit (KUR) loans can be seen from the KUR loan reduction calculation approach. The monetization approach for this impact is the interest difference of 40% of the loan amount. The impact of adding assets can be seen using an approach to calculating the cost of purchasing assets, both agricultural assets and personal assets. This impact value is calculated using the asset purchase price monetization approach.

Then the impact of changes in the habits of the beneficiaries which have an impact on agricultural management is seen using a calculation approach to changes in the habit of performing fardhu prayers on time which has an impact on working times being earlier and changes in emotions when managing diseased plants. Then, this impact is calculated using a monetization approach, the difference between harvest yields before going to the fields early, namely 50% and harvest yields that can be sold if you are more patient in caring for plants affected by pests, is 40%. The impact of increasing income is seen through the approach of calculating additional harvests from additional land rented out and additional jobs after joining a farmer group. The monetization approach to determine the value of this impact is the harvest from the land rented by Rumah Zakat minus the capital spent by the beneficiary personally and the wages earned while working. The next impact is preventing the opportunity for children to drop out of school with an approach to calculating the costs required for school registration. This impact value is calculated using a monetization approach. The average entry fee for vocational schools in Subang is Rp 3,000,000.

Furthermore, the impact felt by the Palasari Village government was the emergence of agricultural assistance from other parties. The calculation approach is seen from the good image of Palasari Village agriculture which attracts the attention of other parties to provide assistance. Then the impact value is calculated using a monetization approach for the amount of agricultural assistance obtained after the program. After mapping the impact and formulating an impact calculation approach, the next stage is to calculate the SROI value that occurs from each impact that is had by stakeholders

consisting of beneficiaries and village government with the SROI calculation as follows:

Tabel 3. SROI Calculation

	URAIAN	2023
I	INPUT	
	Rumah Zakat	Rp 22,000,000
	Personal capital issued by the beneficiaries	Rp 61,520,000
	Total Input	Rp 83,520,000
I I I	OUTCOME	
1	Beneficiary	
	Reduction of chili planting capital in one year	Rp 9,310,000
	Reducing dependence on KUR loans	Rp 400,000
	Addition of business assets	Rp 29,500,000
	Changes in beneficiary habits that have an impact on agricultural management	Rp 9,558,000
	Increased income from harvests and additional jobs	Rp 32,220,000
	Preventing opportunities for children to drop out of school	Rp 3,000,000
2	Palasari Village Government	
	Providing agricultural assistance from other parties	Rp 150,000,000
	Total Outcome	Rp 233,988,000

This stage is a calculation of each impact value that occurs on the beneficiary and the village government. To carry out calculations using Social Return on Investment (SROI) analysis, input values and outcome values are needed. Input value is the entire value invested by each stakeholder. Input value is not only investment in the form of money, but also in the form of time and goods that have been spent during the program (Purwanto et al., 2023). Meanwhile, the outcome value is the monetary value of each impact resulting from the program. Based on the data in the table above, it shows that the input value for the Young Farmers program comes from Rumah Zakat's investment of Rp. 22,000,000. and the beneficiary's investment is in the form of personal capital,

namely Rp. 61,520,000. So the total input value from the SROI calculation for the Young Farmers program in Palasari Village is Rp. 83,520,000.

Then the outcome value of the impact felt by the beneficiary, is the reduction in chili planting capital in one year, which has an outcome value of Rp. 9,310,000, reducing dependence on People's Business Credit (KUR) loans has an outcome value of Rp. 400,000, additional business assets have an outcome value of Rp. 29,500,000, changes in beneficiary habits that have an impact on agricultural management have an outcome value of Rp. 9,558,000, increased income from harvests and additional work has an outcome value of Rp. 32,220,000, preventing the opportunity for children to drop out of school has an outcome value of Rp. 3,000,000. Furthermore, the outcome value of the village government is providing agricultural assistance from other parties amounting to Rp. 50,000,000.

Tabel 4. SROI Ratio Calculation

DESCRIPTION	2023
TOTAL INPUT	Rp 83,520,000
TOTAL OUTCOME	Rp 233,988,000
<i>Deadweight</i>	28%
	Rp 169,641,300
<i>Displacement</i>	0%
	Rp 169,641,300
<i>Attribution</i>	0%
	Rp 169,641,300
<i>Drop Off</i>	0%
	Rp 169,641,300
Total Outcome Per Year After Discount	Rp 169,641,300
<i>Present Value</i>	Rp 169,641,300
Rasio SROI	2,03

In the table above which is part of the SROI ratio calculation for the Young Farmers program, the equation calculation used is the following formula:

$$SROI = \frac{\text{Net Present Value of Benefits}}{\text{Net Present Value of Investment}}$$

Each step used to calculate the SROI ratio value is first carried out by reducing the percentage to avoid the principle of don't over claim, including: Deadweight, which measures how big the impact would just happen without

the program. Displacement is a valuation of how much a result has replaced another result. Attribution is a valuation of how much of the results are caused by the contribution of the organization or other people. Drop-off is the decline in results over time.

The data above shows that the Deadweight value is 28%. This value reduces the impact on outcomes that arise because of the large agricultural potential in Palasari Village which allows other parties to remain willing to provide agricultural assistance even though there is no good image of the Young Farmers program assistance. On the other hand, the impact felt by the beneficiaries will likely continue to emerge because it is related to the needs of the beneficiaries which must continue to be met plus the existence of a culture of helping each other among the Palasari Village community. Then the Displacement value is 0%. Then for the Attribution value 0% and the Drop-Off value 0%. This illustrates that the Young Farmers program can be influenced by other activities, so that the SROI value of the Young Farmers program in Palasari Village is as follows:

$$\text{SROI} = \frac{\text{Rp. } 169,641,300}{\text{Rp. } 83,520,000} = 2,03$$

Based on the SROI ratio calculation, there is a value of 2.03, so it is known that for every Rp.1 invested in the Young Farmers program in Palasari Village will produce social returns on an investment of Rp. 2,03. So that the Rumah Zakat assistance program for farmers has had an impact and is right on target.

CONCLUSIONS

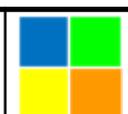
Based on the description above, it can be concluded that the Young Farmers program is able to provide benefits to the people of Palasari Village. This is proven by the results of impact measurements using the Social Return on Investment (SROI) analysis approach, which based on the SROI ratio calculation produces a value of 1: 2,03. This means that every Rp. 1 invested will create a social return value of Rp. 2,03 as a benefit for the social investment of the Tani Muda program through business capital assistance to farmers..

The Young Farmers Program is one of Rumah Zakat's contribution efforts in alleviating poverty through empowerment. In this way Rumah Zakat can continue to realize the welfare of farmers through providing agricultural capital assistance, agricultural business facilities, and assistance with

agricultural programs. The hope is that this economic stimulus can encourage people to increase their business capacity and in the future the community will become prosperous and empowered.

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