



Enhancing Economic Growth to Achieve Sustainable Development Goals Modern Era through Scheme at *Rumah Zakat* Indonesia in the BUMMas Program (Social Enterprise)

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Abstracts

Indonesia's economic growth is still strong. First quarter 5.03% (yoy), Entrepreneurship is still the central pillar in economic growth, the Indonesian government targets 4 million at around 3.47% of the population. At the same time, developed countries are 8.5% like Singapore. Modernization is a breakthrough to increase production growth in micro businesses to create new jobs considering the unemployment rate is 5.45% of the number of workers, SDGs are ideas for sustainable development, especially the economic pillar. BUMMas Rumah Zakat is the idea of economic empowerment across the archipelago. Ministry of Finance data on 23 January 2023 almost 5 million still use the services of loan Rentenir (Loan Sharks). Descriptive qualitative method, obtained samples from beneficiaries, secondary data from article books, Rumah Zakat reports, and primary data interviews from one of the assistant managers of the Rumah Zakat branch. BUMMas consists of scheme (1) micro agro and business, modern economic empowerment for productivity, scheme (2) Microfinance financing Rahmatan Lil Alamin, BUMMas appreciation out the poverty rate in Indonesia 31 August 2023 and plays a full role in realizing Indonesia's SDGs, Rumah Zakat data

shows the number 0.66 is categorized as good, Micro businesses no longer use the services of loan Rentenir (Loan Sharks).

Keyword: SDGs; Modern; Philanthropy; BUMMAs;

INTRODUCTION

Economic growth in Indonesia is still strong, although growth is not accelerating. growth can still face the current Global economy. Based on data from the Indonesian Statistics Agency (BPS), Indonesia's economic growth in the first quarter of 2023 was 5.03% (yoy) compared to the previous quarter of 5.01% (yoy). it is predicted that in the future it will strengthen to 4.5-5.3%, this is still dominated by several components, namely exports still growing at 11.68% (yoy), household consumption improved 4.54 % (yoy) and government consumption also experienced a positive increase of 3.99% (yoy). With the increase in mobility and positive purchasing power, inflation decreased.(Haryono, 2023)

Entrepreneurship still plays an important role in contributing to and sustaining economic growth in Indonesia, creating many new jobs, and new sources of income, full of innovation, increasing domestic production, and at the same time absorbing more labor than other sectors. At this time Indonesia still needs a lot of new prospective entrepreneurs, the target given by the industrial government is around 4,000,000 entrepreneurs 3.47% of the population of Indonesia, to encourage the strengthening of the economy. Therefore, the government is very helpful to small and medium entrepreneurs. Considering the neighboring countries Singapore 8.5% Malaysia and Thailand 4.5%. Meanwhile, to get to a developed country, it must reach more than 4%, History proves that small trader entrepreneurs still survived during the economic crisis in 1997-1998 and when the Covid-19 pandemic still survives and moves. (Sugiarto, 2021)

Modernization of life, which utilizes the latest technology, to facilitate work and daily life, which will provide a better life than before. Modernization of economic growth has a very important role in the progress of an Indonesian country, modernization can bring new industries, and make it easier for entrepreneurs to have high, efficient, cheap, and fast production, to meet the high needs of society. Modernization also brings new employment opportunities, considering that the number of unemployed people in Indonesia is getting higher, in February 2023 a statistical agency showed a figure of 7.99

million unemployed people, 5.45% of the total number of workers. In December 2022 Bank Indonesia, together with the inflation control team, sought to innovate and develop upstream and downstream agricultural modernization, to utilize land that previously had no productive value, making it cultivable, and creating sustainable food plod. (Haryono, 2022) Modern agriculture was already known in Indonesia under President Soeharto New Order, but it only lasted five years because of the chemicals and production equipment that damaged the environment, as food supply security continues to increase, modern agriculture is in high demand. With the development of the times and the latest technology, tools and medicines are environmentally friendly. (Margianto, 2019)

In the development of economic growth, there will be a detrimental impact and other problems arise, this invites economic experts from various countries to the Summit (Summit). From the results of the summit, a sustainable development that we know as SDGs was formed, an idea of development that still prioritizes the surrounding environment and preserves nature. Indonesia has joined since 2000 since the MDGs were established. SDGs have 4 pillars 17 indicators, programmer from 2015 to 2030. The Indonesian government the government sector, private agencies, and social agencies work together to achieve Sustainable Development Goals. The economic pillar of the SDGs is the one that has a direct impact on the growth of entrepreneurship in Indonesia, because of its role directly to producers and consumers.(Natalia & Maulidya, 2023)

Philanthropy Rumah Zakat Indonesia is a social institution that bridges the welfare of the people in Indonesia in addition to helping charities, natural disasters, and poor orphans. Rumah Zakat contributes to the development of Indonesia in achieving the Sustainable Development Goals, especially the economic pillar. 17 awards were obtained in 2022, one of which was the Economic Empowerment and SDGs Philanthropy award. Rumah Zakat has had many innovations by creating new entrepreneurship in Indonesia.

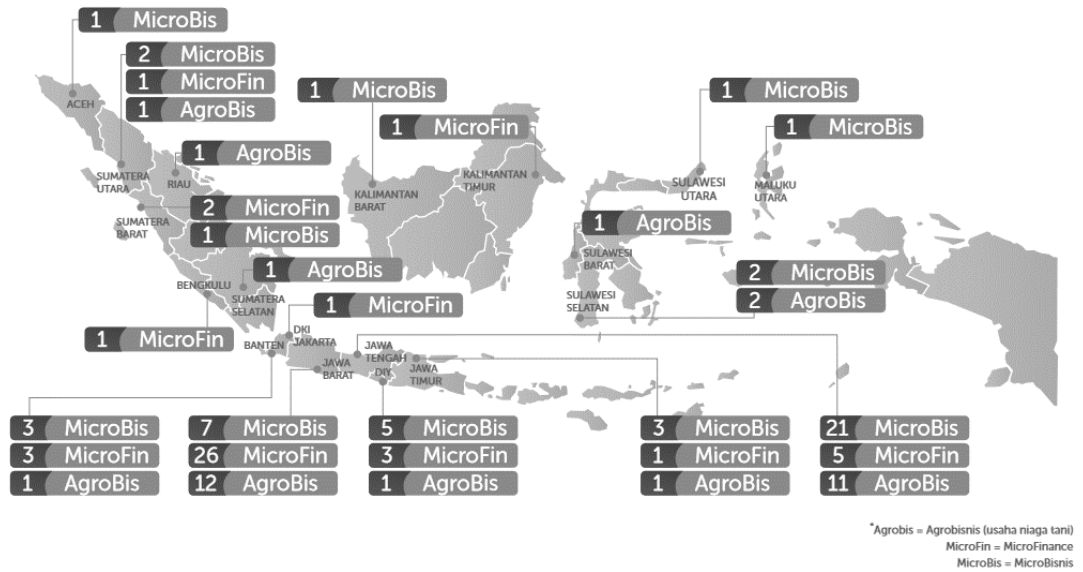


Figure 1

Rumah Zakat BUMMAs (Badan Usaha Milik Masyarakat) programmer was initiated in 2017, working to foster a new entrepreneurial spirit in Indonesia, consisting of Micro Business / Agro and Micro finances. In 2019 there were 124 BUMMAs spread across 75 cities/districts and 18 Provinces in Indonesia. which focuses on economic empowerment activities in the people of Indonesia, especially in urban and rural areas covering the entire archipelago. So remote areas can also give rise to new entrepreneurs, and there is no explosion of Urbanisation. (Rumah Zakat, 2023a)

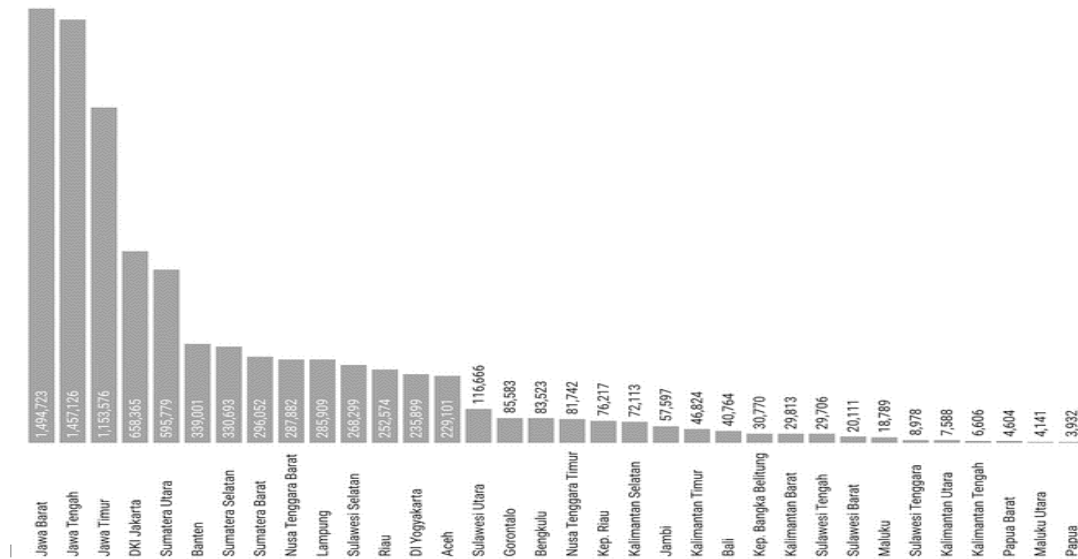


Figure II

Report to statistical data in the first quarter of 2023, the growth of Micro Businesses is still dominated by high on the island of Java. (Anastasya, 2023) On 23 January 2023, Finance Minister Sri Mulyani explained that many micro businesses have not had access to capital from the government 5,000,000 micro businesses still rely on loans from Retenir (Loan Sharks). (Mulyani, 2023) with very high interest rates of around 100%-500% and 26 million people have not been touched by formal financial services. (Binekasri, 2023) In addition to the government, private institutions are needed to realize Indonesia's SDGs program in 2030 and become a developed country, especially in the micro business sector.

Ari Wibowo's article, which discusses the economic growth of achieving Indonesia's SDGs in the Digital era, through fundraising schemes, namely zakat, tribes, and waqf, has a direct contribution to Indonesia's SDGs, in research studies increasing welfare, alleviating poverty, and encouraging economic growth through tribal financing of infrastructure projects. (Wibowo, 2023) Gama Pratama Modern article makes a change in innovative, maximal, and efficient waste management through the Waste Bank program, Modern waste management creates education for other communities. (Journal et al., 2020) The third article Mohammad Firdaus, in realizing the modernization agenda Japan. Japan received reforms from developed countries during the Meiji Restoration to become a modernized country and improve the people's independence. (Firdaus, 2020)

METHODS

The writing design, using a descriptive qualitative method, focused on the observation of a philanthropic institution Rumah Zakat Indonesia, on the importance of the BUMMAs program in achieving the SDGs in Indonesia, especially in increasing economic growth through BUMMAs. The sample selection technique in the study was purposive, including BUMMAs groups and members who have benefited. This is to get accurate data, information discussion is also needed. The types of data collected are primary and secondary. (Nugrahani, 2014)

Secondary data is obtained directly from Rumah Zakat Indonesia, through financial reports, activity reports and activities related to BUMMAs directly on the official website and social media. Literature books taken from online libraries that are still related to the same theme, from government articles related to the achievement of sustainable development, the latter taken from various campus journals from theses and articles. BUMMAs data with activities were obtained from the internet as a whole covering all of Indonesia, from references to related issues in electronic media related to the Sustainable Development Goals. Primary data was obtained from interviews visiting one of the Rumah Zakat branches, by asking questions related to sustainable development in Indonesia, to obtain clarity on how to implement in the field and evaluations obtained during BUMMAs activities. After that, the incoming secondary and primary data were re-analysed as well as the map. (Zuchri Abdussamad, 2021)

RESULTS AND DISCUSSION

Rumah Zakat Indonesia is an Islamic-based philanthropy, which was established in Bandung on 2 July 1998, focusing on the management of Infaq zakat and alms, as a welfare bridge in education, environment, health, and economic empowerment. The economic empowerment program is inherent in Rumah Zakat, one of which is the BUMMAs (Social Enterprise) program. It is a program for sustainable economic empowerment, intending to create a group of entrepreneurial and self-reliant institutions in a village, consisting of (1) BUMMAs Agrobussines & Microbusiness and (2) BUMMAs Microfinance. (Rumah Zakat, 2023b)

1. BUMMAs Agrobussines & Microbusiness

An economic empowerment program, strengthening economic growth through agribusiness (agriculture/livestock) and micro business. To create new,

more innovative, and modern entrepreneurs in the villages. BUMMAs provides direct assistance and monitoring, evaluation, and consultation. which has various agricultural sectors, home-based businesses, fisheries, and livestock. (Rumah Zakat, 2023a)

a. Agricultural Micro Business Sector

Green generation is a breakthrough in modern agriculture that uses technologies that make it easier to manage land and get maximum yields, this method appears to increase global food security, considering that the population is increasing every year, technology now continues to develop to provide modern agricultural solutions that are environmentally friendly and integrated. (Saraswati, 2022). Agriculture is now facing many big challenges, such as the climate cannot change, agricultural land is getting narrower, and the population continues to increase, making farmers have to use smart technology. Smart Farming is an agricultural management concept that uses modern technology to increase the quantity and quality of products. (Murdaningsih, 2019)

In Bekasi, including the category of pre-urban areas on the outskirts of Jakarta, it is very difficult to find large areas of agricultural land and is dominated by many industrial buildings. One of the BUMMAs Parkit Farm Programmes is agricultural modernization and innovation, planting vegetables using a hydroponic system that uses water media without the need for soil media. besides that hydroponic plants do not need to require a large area. Plants ranging from lettuce, cucumber, spinach, packcoy tomatoes, celery, mustard greens, and cherry tomatoes, this is very helpful for greening in the city, considering that Bekasi is one of the cities with high air pollution. (Zakat, 2023b) In BUMMAs Mdiun, there is a lot of dry land that cannot be planted with rice or vegetables, considering that the need for goat pellets is very high, the zakat house finally rented the land for Pakcong grass plants. (Restia, n.d.)

b. Micro Business Enterprises (MSMEs)

In micro business, many businesses have implemented modern management that enters and increases business productivity, many traders innovate and are creative in packaging goods and marketing their products, by relying on current technology, their market share has become more widespread than before, and their income has also increased drastically every year.(Fitri & Umi Mintarti Widjaja, 2021)

In Pesawaran Lampung, BUMMAs and Vocational Houses supported by Tokopedia built a terrace that is used for printing and screen printing in the future, starting from screen printing t-shirts, sticker mugs, banners, and accessories. This requires modern tools in the process because more modern workmanship is neater and more satisfying. In addition, the members are being introduced to online marketing through Tokopedia. Given that the environment outside the city still lacks knowledge about the benefits of current technology. In Banjarnegara coconut sugar production, consumer needs are increasing so they have to produce more, 2 villages produce 8 tonnes a day if the standard export container is 20-24 tonnes, then in one month you have to produce 240 tonnes / 10 containers. Semi-modern and modern tools are very helpful in the coconut sugar production process.

In Sukoharjo, the tempeh chips business in the process and packaging is current and modern, and labels and stickers look luxurious, BUMMAs members also help in processing PIRT, to get a halal label for 3 months of process, the message is increasingly in demand by consumers when visiting tourist attractions, on the west coast, Rumah Zakat assisted residents are encouraged to participate in the USAHA MICRO Bazaar so that their products are more widely known. (Rumah Zakat, 2023b)

c. Fisheries Business Sector

Technological developments continue to develop, one of which is a modern pond that makes it easier to monitor the selection of fish that grow normally and not, by using existing technology, it give the best quality fish. In addition to fish spawning, the water management system is also very important in fish farming to keep it clean and maintain its quality. (Pratiwi, 2023)

Still in Pesawaran Lampung, the BUMMAs Program helps freshwater fish farming from spawning to ready for consumption, in maintenance no longer relying on water from the river, assistance from BUMMAs will be bought an Alkon machine (Water Suction Machine) which can flow clean water in their artificial ponds. The pond can be set up next to the Alkon machine house in addition to flowing the pond river also to suck pond water when cloudy. (Zakat, 2023a)

d. Livestock Business Sector

In Garut, the provision of red tilapia seedlings, BUMMAs plays a role in management and inspiration on the importance of relearning knowledge

and utilizing current technology to support superior production and ready-to-sell weight.

Animal Husbandry Business, In animal husbandry businesses such as chickens, goats, and cows. Given the increasing market needs along with population growth. Large land for grass crops is decreasing, so many modern tools are needed, one of which is making goat pellets, food pellets have high nutrition and are also stored for several months when during the dry season grass crops are difficult to find. BUMMas Madiun In the goat livestock business already has the latest innovations from sometimes and how to feed, the food given is no longer grass like before, grass that has the best quality is managed and mixed with vitamins and high nutrition, by softening the grass added nitrogen (N), phosphorus (P) and potassium (K) content, then packaged in the form of pellets or concentrates, so that the nutrients contained can meet the needs of goats, become healthy and weighty.(Restia, n.d.)

2. BUMMas Microfinance

OJK describes microfinance as micro or small business funding, aimed at the lower middle class, to increase the economic growth of small people. It is intended for people without stable income who have small businesses and do not have access to business through banking assets or in general. Microfinance is better known as Micro Financial Institutions, MFIs provide solutions, especially for micro businesses that are just starting, the introduction of deposit management, and the provision of consulting services for business development, not only for profit. In addition to economic empowerment, MFIs can also create new jobs, economic equality, and most importantly reduce the poverty rate in Indonesia. (Ojk, 2023)

BUMMas assists in the form of business capital on a rolling basis and in turn, is continuously assisted in financial management or recording, entrepreneurship education, and business support. Many micro businesses have not been reached by government assistance, especially business capital, business capital has a direct effect on the progress of micro businesses. From this capital is used to add modern tools to facilitate production, the second business capital is also used for ingredients for making cakes, and traders, to increase their merchandise in stores that do not yet exist, to attract buyers back and not buy elsewhere, because the needs needed are already in the store.

In Pontianak, BUMMas provided an introduction to sharia finance and basic accounting training to members of the Borneo micro-enterprise co-operative.

The training was given as the main foundation in strengthening their business transaction records to be neat and good. The enthusiasm of the BUMMAs members was very good, a lot of curiosity about financial management. Modern tools also help to simplify the cashier's financial reporting using a computerized barcode labeling system on goods, making it easier to journal goods in and out of the shop. In Serang, Monitoring and accompanying are carried out regularly every month, BUMMAs beneficiaries, in a meeting discussing BUMMAs savings and loans also strengthen the friendship of fellow members, and mutual experience, to solve their business problems.

Banjarnegara, capital assistance was provided to micro-businesses that make bags from plastic rope, considering that plastic bags are inorganic waste that is very bad for the environment, which is a major factor in flooding. Bags from craftsmen are very helpful for sustainable use. It is known that many places have banned the use of plastic bags, some of which are prohibited by the government. With the help of BUMMAs, it is very helpful to provide trading capital so that rope shopping bags can be a replacement for plastic bags when shopping. Pemasang, BUMMAs has 32 members, coaching is carried out every two weeks, providing business capital assistance, which has a direct impact on improving the business economy of its members, the capital assistance is to increase selling items such as snacks. (Zakat, 2023a)

3. BUMMAs Breaks the Chain of Loan Sharks (Rentenir)

Rentenir at this time no law ensnares, because there is an agreement between the lender and the beneficiary in a transparent manner and there is no element of coercion, a very high-interest system, and compound interest (multiple interest) that disturbs the community if it does not pay off on time and will continue to run. This is a problem for various governments in Indonesia, such as the West Bandung DPRD, which immediately provides solutions for financial institutions that can meet the needs of the community and at the same time break the chain of loan sharks (Rentenir). In Palangkarya, the DPRD also reminded micro businesses not to fall for moneylenders' offers and unreasonable billing. As in the case of a resident of Garut, West Java in September 2022, who initially borrowed Rp 1,300,000 with an instalment of Rp 350,000 per month, it turned out that the instalment was only as interest, the principal payment was considered unpaid so that it swelled to Rp 15,000,000, because the customer was unable to pay off so the house was demolished, the moneylender, this was very much in the spotlight directly by the Deputy Governor of Bandung. (Lukihardianti, 2022)

BUMMas is very helpful in solving various problems. The impact of the benefits provided is to be able to break the chain of middlemen and loan sharks, provide access to light capital, break the chain of debt, increase the income of rural communities, and create new jobs.



Figure III

Based on the reports obtained at Rumah Zakat, it has a good impact in line with the Government's goal of empowering sustainable micro businesses. The community gained a sustainable financial institution, especially during the post-COVID-19 period when many residents lost their jobs in big cities, while at the same time reducing the urbanization of the population to the city. In addition, the social impact is also felt by the community that joins BUMMas which provides alternative solutions to the problems faced, fosters collective values that join BUMMas members, and instils increasingly positive community relations.(Rumah Zakat, 2023a)

Analysis

SDGs (Sustainable Development Goals), a new development based on human rights and equality, promotes social, economic and environmental development. The SDGs are universal, integrated, and inclusive, striving to leave no one behind. It consists of 17 goals that have been implemented in all United Nations member states.(Asra Virgianita, 2023)

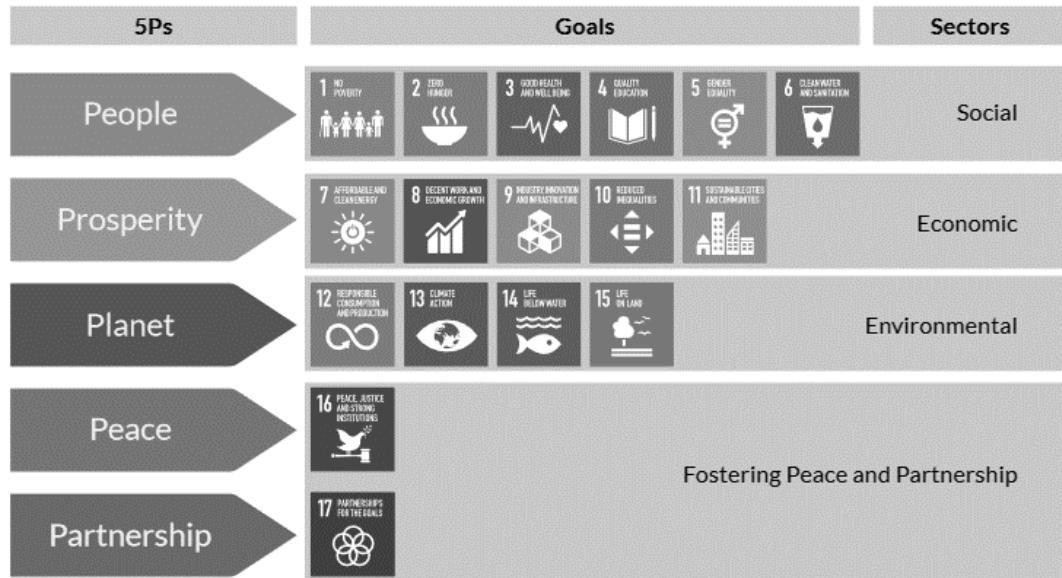


Figure IV

The SDGs have 4 Pillars and 17 indicators, the Economic Pillar is an SDGs development through sustainable employment and business opportunities, innovation and inclusive industry, adequate infrastructure, affordable energy, and supported by entrepreneurial partnerships. (Bambang Hermantoro, 2023)

In the Micro SDGs point number 8 Promotes inclusive and sustainable economic growth, (1) the non-agricultural sector by type and gender is the population with their own business assisted by family workers and free workers. (2) agricultural sector. The population working in agriculture is self-employed, assisted by family workers and free family workers. (3) Financial services, which are non-bank services that provide financing and equity loans. (IPB, 2023)

Rumah Zakat's contribution to the achievement of SDGs in Indonesia had been running for 5 years before Rumah Zakat ever received the MDGs Award. The achievement of SDGs cannot only be done by the government, involvement needed, academic experts and various programs, organizations, and philanthropy are needed. Indicator number 8 of the SDGs on sustainable micro-enterprise and economic growth, BUMMAs has 2 schemes in it to achieve sustainable economic development, consisting of micro agribusiness and microfinance. There are already 253 branches in empowered villages and 3,070 business units spread throughout Indonesia. (Rumah Zakat, 2023a) The BUMMAs Programme to create empowered villages, villages that have sustainable economic resilience, this is in line with the objectives of the Ministry of Villages, through the SDGs can create economic, social, environmental, and legal development at the village community level in a sustainable manner, activities

that are expected to advance and prosper the village. Indonesia is one of 193 countries committed to achieving the SDGs in 2030, the achievement of the Village SDGs, in 2023 reached 69.16%, up 15 ranks from position 97 to position 82 in SDGs International data. (Desa, 2023)

The Modern Era is a process of transforming the lives of people who are familiar with technology in society. The community has a broad view, is sensitive to the environment, social change, and has a high ambition of curiosity. (Edwin Zusrony, S.E., M.M., 2019) Some Modern indicators (1) look forward not backward, (2) Have an active and dynamic nature, (2) Pay special attention to time, to space rationality (3) Have an open attitude to scientific thought and discovery. (4) Priorities achievement rather than recognized status, (5) Solve concrete and global problems. (6) Participate in the goals of a group. Modernization in Islam, the Quran is one of the sources of Islamic teachings, in addition to hadith and ijtiḥad, Modernization is very clear in the Quran.

.....لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ.....

Indeed, they do not change the condition of a people until they change the condition of themselves. (Edwin Zusrony, S.E., M.M., 2019)

Modernization has been widely applied in BUMMAs Rumah Zakat members, with many introductions of the latest tools that can help their work and facilitate maximum land management. With modern tools, it is possible to cut operational costs and get more yields. In the agricultural sector, food security is increased. Parkit Farm and the hydroponic method are a form of agriculture in urban areas considering that urban land is getting narrower, modern tools are also often found on farms in villages, in maintenance to harvesting modern tools, tractors, water pumps, and harvesting machines Micro Business Sector, Introduction of E-Commerce Tokopedia, for small entrepreneurs so that introducing Tuesday products extends not limited by a neighbourhood. With the internet, sales increased 200% from previous sales without using modern and digital. (Zakat, 2023a)

The fisheries sector in producing superior seeds, has used modern technology, in the management of ponds already using Alkon modern tools, which can get clean water, without relying on river water which has been polluted by household waste. The Alkon pool can be made next to the house without having to be near a water source. In the agricultural sector, the need for

goat meat continues to increase, especially during Eid al-Adha, seeing that the fodder land is depleting every year due to a lot of land turning into residential neighbourhoods, feeding in the form of goat pellets provides a solution to the problems of farmers, pellets that can regulate the nutrients contained and are more durable than grass feed in general.

Philanthropy Islam. Philanthropy from the Greek *Philein* means love and *Anthropos* means human, has more meaning, namely an act of awareness of wanting to help and help each other solve life problems by increasing welfare in the long term. (Makhrus, 2018) In Islam, it is realized in the form of zakat, infaq, sadaqah, waqf, grants, and other good deeds. Islam as a religion that is *Rahmatan lil 'Alamin* embodies Islamic Philanthropy based on the Al-Quran and Hadith, which prioritizes social justice and *Maslahat* for all, philanthropy is closer to moral and social philosophy. (Saripudin, 2016) Philanthropy takes two forms: traditional philanthropy and justice philanthropy. Philanthropy of justice. Is a social public, that helps each other, Economic change and long-term relief, Serves empowerment and innovation, Planned, organized, and sustainable, An economic empowerment of a community, Micro enterprises have an important role in national economic development, in addition to several roles in economic growth and the employment of new workers. The role of microenterprises in promoting growth in big cities has a direct impact on rural growth.

BUMMas Rumah zakat provides alternative solutions to the problems faced, providing community business capital with assistance, BUMMas fosters collective values that join BUMMas members and instils micro-enterprise increasingly positive community relations. BUMMas micro-enterprise also helps provide capital for small traders and small merchants, who need capital to increase their merchandise, especially for the *Dhuafa*, who struggle to independently fulfil their basic needs. On 2 January 2023 Jakarta, the Ministry of Religious Affairs Prof Waryono Abdul Ghofur invited the Board of Directors of Rumah Zakat Indonesia, very appreciative of the economic empowerment program run by Rumah Zakat, especially BUMMas which already has 322 BUMMas that has spread to all corners of Indonesia and 646 beneficiaries. This indicates that the role of BUMMas is very important, resolving poverty in Indonesia provides a solution to become a sustainable Islamic-based microfinance solution.

A good entrepreneur mentality must be owned by prospective entrepreneurs from an early age because, in every pioneering business, there must be more failures than successes. Micro businesses are the initial bridge that makes new entrepreneurs, new entrepreneurs who succeed need new

human resources because everything cannot be done alone at the same time, given the high unemployment in Indonesia, the growth of Micro Businesses is considered by the current government. BUMDes, PNPM, and KUR government programs are not necessarily all people can benefit, BUMMAs owned by Rumah Zakat is a bridge or solution in building empowered villages. Desa Berdaya is a manifestation of Rumah Zakat's BUMMAs Program, Desa Berdaya during the COVID-19 pandemic is no longer an object but a subject that fights the pandemic. (Pramono, 2022)

BUMMAs provides an alternative for Micro Enterprises in peripheral villages because BUMMAs provides kindness funding assistance, which aims to ease the burden on the community and solve village problems. Although in the village there are many BUMdes (Badan Usaha Milik Desa) programs from the village government, PNPM (Program Nasional Pemberdayaan Masyarakat Mandiri) from the village empowerment government, and KUR (Kredit Usaha Rakyat) managed by state-owned banks. All have the same goal to strengthen capital, accelerate development, and empower micro-enterprises. What distinguishes the program is that BUMMAs is an Islamic Philanthropy institution that aims to build Rahmatan Lil Alamin. Economic empowerment has shown that it has moved out of the poverty line, the data was taken on 31 August 2023, in addition to moving out of the poverty line. (Azizah, 2023) from BUMMAs data, 0.66% also broke the chain of loan sharks (Renternir) in the villages, many BUMMAs members no longer use the services of loan sharks (Renternir) after getting financing from BUMMAs.(Lukihardianti, 2022)

CONCLUSION

Rumah Zakat is an Islamic philanthropy institution based in Bandung, the first BUMMAs (Social Enterprise) Agrobusiness & Microbusiness, consisting of the agricultural sector, assisting farmers in managing dead land to be productive again and creating modern agriculture in the middle of the city Parkit Farm, the SMEs sector provides training and introduces modern technology, The Fisheries Sector introduces the Alkon machine which can make artificial water irrigation for fish ponds easier, and does not rely on river water anymore, The last sector is livestock management, already using pellets which are easier to regulate feed nutrition and are durable. The second is BUMMAs Microfinance. In addition to community economic empowerment, business capital is also provided to BUMMAs members who need additional capital. In September 2022 the West Java DPRD, still encountered loan sharks, a loan of Rp 1,300,00 with an interest rate of 96% per month, a debt of Rp 15,000,000 resulted in the demolition of the house because the customer could not pay it off. BUMMAs data 0.66 good category, has broken the chain of middlemen and loan sharks (Rentenir) in Indonesia.

Rumah Zakat contributes directly to Indonesia's SDGs the role of philanthropic institutions is needed in addition to the government to achieve SDGs in 2030, BUMMAs has 253 Branches and 3070 Business Units and can create Empowered Villages that have sustainable economic resilience in the village, in line with the SDGs goals of the Ministry of Villages. Modernization, the latest tools that facilitate the work of farmers, livestock, fisheries, and micro businesses, with the existence of these tools providing more maximal production results, and increased production, can deliver Indonesia Food Security. Islamic philanthropy with justice, a sustainable economic empowerment through the community, Rumah Zakat BUMMAs program, a program that manages economic empowerment and provides sustainable business capital aimed at building Rahmatan Lil Alamin in the surrounding environment, sustainable Islamic Micro Finance needed in villages, as capital for SMEs, in addition to government programs PNPM, KUR and BUMDES, on 31 August 2023 received an award, Indonesia's contribution out of poverty at the Central Ministry of Religion Jakarta.

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