

DEVELOPMENT OF COMMUNITIES OF TRADERS AND PRIVATE HOUSEHOLDS IN REALIZING INDEPENDENT WELFARE THROUGH THE MOVEMENT OF LOVE TO SAVING SHARE (GERMAS) IN GAMPONG BLANG PULO AS A EXAMPLE OF GAMPONG INVESTMENT

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Abstract

In the industrial era 4.0 technology has emerged and people's thoughts are increasingly democratic. Nowadays, we see a lot of phenomena in coffee shops where young people with their laptops can buy company shares through investment and get dividends. This investment activity will encourage a country's economy, absorb labor, increase output resulting in foreign exchange savings or even increase foreign exchange. Investment aims to get a fixed income in each period, meet future needs and so on. Thus, the increase in the value of this investment is expected to help economic growth for the welfare of the community. (www.idx.co.id) The condition of the community in Blang Pulo Village is in a position that is still in the lower middle-class community where most people earn from farming and trading. Almost the average community does not have savings prepared for the future. Others are in a weak economic position where their income is only enough for their daily meals. With the investment village, it is hoped that the trading community in Gampong Blang Pulo will be willing to follow directions to save shares every month on a regular basis to get the maximum profit possible. (<https://kampungkb.bkkbn.go.id>) An investment village is an activity to introduce investment to the community and invite people to save shares. As well as providing guidance on how to invest properly and correctly that can generate future returns without any element of usury. With the investment village program, it is expected to be able to develop the potential that has been pioneered by the community to be more developed. The investment village will be held in Gampong Blang Pulo and will be assisted by local village officials in its implementation. The Investment Village Extension activity began with recording and visiting people's homes and then making friendly gatherings to increase friendship. After that, conducting counseling to invite people to save shares regularly every month and provide guidance on the capital market and conduct socialization in Gampong Blang Pulo to make the investment village program a success.

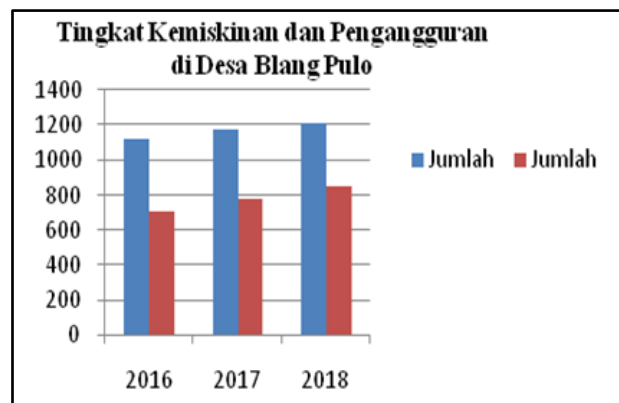
Keywords: Investment Village, Community, Indonesian Capital Market

1. INTRODUCTION

1.1 Situation Analysis

Gampong Blang Pulo is a village consisting of 8 hamlets under the auspices of Muara Satu District, Lhokseumawe City. Its population ranges from + 6,286 people, with a total of 1,718 households where most of the population dominates their livelihood as farmers, traders, and entrepreneurs. Gampong Blang Pulo is one of the areas in the Muara Satu sub-district and has an area of + 317 ha consisting of 8 hamlets, where Gampong Blang Pulo is an area where the area is

commercial and close to industry whose sources of income come from trade and laborers. in fact it is included in the category of underprivileged society. Almost the average community does not have savings prepared for the future. Others are in a weak economic position where their income is only enough for their daily meals.



Graph 1 The Poverty Level of Blang Pulo Village

1.2 Partner Problems

The problems faced by the people of Gampong Blang Pulo to date are quite complex in terms of social and welfare. The problems faced are the level of poverty which is still quite high, then the level of education and expertise of the people of Gampong Blang Pulo have not met the standardization to be stepped up as workers around industrial areas and factories so that there are very few job opportunities for the people of Gampong Blang Pulo. This of course increases the number of unemployed of working age, and the absence of new and renewable energy that can increase the value of skills.

2. IMPLEMENTATION METHOD

2.1 Implementation Methods in the Field of Teaching

The approach method for the program to be implemented is:

- First, collect data on partners to what extent partners understand about Capital Market Investment so that they can know the condition of partners' knowledge about stock investment models on a regular basis with minimal capital.
- Conduct the first teaching in the form of theory about the basics of investment and how to make a good investment method
- Conducting a second teaching in the form of basic investment theory for the general public.
- Partners are given assistance in practicing saving shares.
- Partners are given assistance in learning investment concepts and saving stocks regularly with minimum capital and will get higher returns in the form of dividends.

2.2 Methods of Training and Mentoring

The steps for implementing the program needed to solve the problem are as follows:

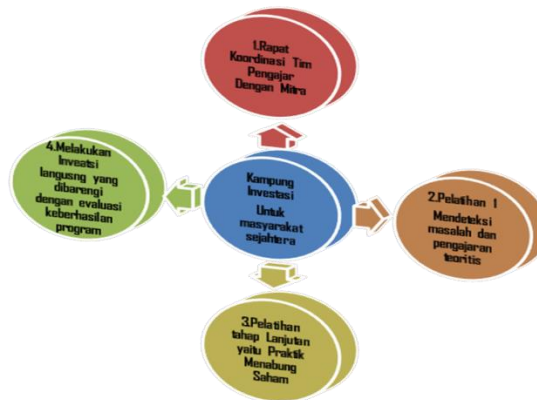


Figure 1 Road Map Investasi Village Training Activity Plan

2.3 Overview of Science and Technology in the Implementation of Service Activities

By knowing how to start investing in shares in the Indonesian capital market with minimal capital and higher returns, it is hoped that the people of Gampong Blang Pulo can improve their standard of living and income as well as their social welfare. In the Extension and Assistance process for the Investment Village, the instructors and proposers will teach how to practice saving shares using an online application that is very easy to understand, together with a securities company that will provide sponsorship for partners, the investment village assistance process will be more effective and efficient.

3.4 Action Plan

This activity will be carried out as follows:

- a. Preparation of theoretical and practical teaching training
- b. Procurement of training places
- c. Application of partner knowledge on investment methods with minimal capital and higher returns

3. RESULTS AND DISCUSSION

3.1 Implementation of Activities and Results

This service activity is carried out in the Lhokseumawe City area considering the location of the Faculty of Economics and Business, Malikussaleh University which is located in Lhokseumawe City, it is expected to be able to make a direct contribution to independent welfare through investment in the capital market in the trading community and households through devotion to saving shares to face challenges. new normal in Lhokseumawe. Service participants are traders and households who have not prospered during the covid pandemic or are affected by the pandemic because they cannot find work outside the area due to lockdown or social distancing regulations. In this service, the

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DOI: 10.54443/irpitage.v1i1.60

community is taught the techniques of investing in the capital market to be able to invest legally and legally.

Improving people's welfare is the essence of national development. The main objective of the national development series is not only directed at physical development but also seeks to improve the level of community welfare. Changes that are desired by all levels of society after the improvement in the level of welfare of the community include the fulfillment of the needs of people's lives, ease of obtaining services, ease of accessing information, community participation in the development process and poverty alleviation efforts. The service event began with an opening by the MC by an Alumni from Malikussaleh University, namely Hafiz. Furthermore, the event was officially opened by the head of the community service team represented by Mr. Marzuki, SEMSi.



Figure 2. Welcoming Words by the Event Chair

The next event was the presentation of material by the speaker from the Branch Manager of Phintraco Sekuritas Aceh Branch, namely Mr. Fauzaturrahman. The event was divided into two sessions, namely the first session of the seminar. This is done to introduce the capital market to the public, especially traders and households by presenting material related to the Indonesian capital market. In this process, the speaker prepares to introduce the capital market, introduces issuers that can be invested in and how to invest properly and correctly.



Figure 3. Seminar Event Process

The second stage is the online stock account registration process using the Profits Anywhere and RTI Business applications which aim to share the goodness of investment with the public, so that the public can implicate the material previously provided by the presenters and the public can

distinguish between legal and illegal investments (bogus investments) that usually be detrimental to society itself.



Figure 4. Profits Anywhere App

Legal investment is an investment activity that can be withdrawn in the future with a greater value with a third party as guarantor or security. In short, through investing, one expects the value of an asset to increase over time. Investment assets can be in the form of energy, time, gold, stocks, mutual funds and so on. Meanwhile, fraudulent/illegal investments are fraudulent investments where you will be asked for a certain amount of money to invest in a product or business, which actually never existed. When entangled with unscrupulous individuals from fraudulent investments, the money you give will be taken away.

This training was closed with a photo session with the service team with the training participants.



Figure 5. Group photo with coaching participants

4. CONCLUSION

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Acknowledgement:

Thank's A Lot To Radja Publica As The Head Officer of IRPITAGE Journal Who Has Facilitated The Process of Publishing This Scientific Article And Also Especially To LPPM Universitas Malikussaleh. Who is Willing to Cooperate In The Process of Publishing Articles About Fostering Merchants And Underprivileged Households In Realizing Independent Welfare Through The Gemar Savings Stock Movement (Germas) In Gampong Blang Pulo As A Pilot Gampong Investment.

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