# BUSINESS OPPORTUNITIES AND ARRANGEMENT OF LEGAL DOCUMENTS IN LICENSING TOWARDS ECONOMIC RECOVERY POST DISASTER

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## **ABSTRACT**

Village 18, Sarampad Cianjur Village, was one of the villages most affected by the earthquake that struck, resulting in damage and destruction of population documents and legal documents belonging to the victims. In order to motivate communities affected by disasters, technical assistance and guidance activities are held for the community in the form of: 1) Business and Legal Consultation Development, 2) Education regarding business recovery strategies 3). Counseling on the Population Administration Law and work copyright law on business licensing clusters. This activity involves lecturers and students with the Main Performance Index (IKU) output target, namely actively serving and making useful contributions to society outside the campus. The aim of the activity is firstly to provide education regarding business opportunities by utilizing local products & strategies for recovering businesses after a disaster; Second, Technical Guidance for processing various legal documents for permits and population documents that were lost or damaged after the disaster; third, counseling about land and business licensing. The results of community activities can form Joint Business Groups and savings and loan cooperatives in an effort to restore the economy; and second, legal documents, population administration and land certificates can be processed by the community, coordinated through the Head of RT 03 RW 10, in coordination with the Population and Civil Registry Service and the Land Office of the Cianjur Regency government.

Keywords: post-disaster, economic recovery, earthquake, legal documents, population

## 1. INTRODUCTION

The earthquake that occurred on November 21 2022 in the Cianjur area until November 22 2022 recorded 140 aftershocks. This earthquake caused 283 deaths and more than 2,000 houses were damaged. So as a result of the earthquake that occurred, residents affected by the disaster lived in refugee camps and this became a national concern for carrying out post-disaster relief and rehabilitation efforts.

Cugenang District was the area with the worst damageearthquakeCianjurThe roads in that area have contours that tend to be sloping. Before the aftershocks occurred, the road was uneven so the damaged asphalt had to be broken up using an excavator to make the road passable again. After the aftershock occurred, the road that had previously been leveled collapsed again and became steep to walk on.

One of the refugee shelters is the villa owned by First Admiral Dr. Taufik Arief, which was the only building that survived and was used as a refuge for around 150 people using tents in the villa area. The villa is located in Kampung 18 Sarampat Village, Cugenang District, Cianjur Regency. In the area where the villa is located, covering an area of 4000 meters, four large tents and five small tents were erected. Based on the latest data, the victims of the disaster experienced the loss of their population documents and other valuable documents, including certificates of ownership of business land, agriculture, land and buildings.

These legal documents are very necessary for personal existence and residential identity as well as in capturing future business opportunities. This disaster indeed left deep wounds on the residents, and also destroyed all aspects of community life. But residents must not be down for too long and must get back up, not only rebuilding a sense of optimism, rebuilding homes that have become rubble, including getting back up and building businesses again. It's not easy to go through difficult times after being hit by a disaster because everything we started was destroyed in an instant, but that doesn't mean it's impossible.

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Based on the description of the problem analysis, several priority problems for the refugee community in Sarampad village, Cugenang District, were formulated, including:

## a. There is trauma

Those who survive disasters are vulnerable to trauma. This trauma is in the form of mental health disorders due to witnessing or being affected by terrible events during a disaster. In turn, this condition will make disaster victims vulnerable to stress.

- b. Destruction of the Citizens' Economy
  - Disasters may have destroyed your house, shop and business assets, failure does not mean stopping
- c. Absence of capital
  - Capital is needed by residents as an effort to restore economic conditions after being affected by a disaster
- d. Loss of population documents and securities

With the collapse of the building they owned, all their possessions and population documents such as KTP, Family Card, birth certificate, as well as valuable documents such as diplomas, land certificates, agreement letters were all lost even though they were very necessary for the continuation of life and personal identity. they.

Therefore, the proposing team and partners agreed to carry out the Community Self-Reliance Activities (KKM) program with the topic of Business Opportunities and Structuring Legal Documents in Licensing Towards Post-Disaster Economic Recovery. To overcome the problems that exist in Sarampad village with several roadmap approaches as follows:1) Development of Business and Legal Consultation, 2) Education regarding business recovery strategies 3). Counselingconcerning the Population Administration Law and the business licensing cluster work copyright law as well as government regulations regarding management, land rights and land registration. 4). Consultation on business opportunities and legal/licensing

The KKM Business Opportunities and Legal Document Arrangement program involves lecturers and studentsbecause it is in line with the Sahid University Jakarta Main Performance Index (IKU) output targets at points 2, 3 and 5, namely students and lecturers actively serve and make useful contributions to communities outside the campus, especially to communities affected by the earthquake disaster in Cianjur Regency. Students and lecturers can convert courses related to programs in coordination with study programs, faculties and universities. ProgramKKM for Business Opportunities and Structuring of this Legal documentcarried out for 5 days with an institutional approach for community development in Sarampad Village, Cugenang District with the following flow: (1) The USAHID team builds and establishes a business and legal/licensing consultation post at the refugee camp; (2) Counseling and educating residents in refugee camps regarding the need to build post-disaster economic recovery efforts and arranging population documents and legal documents to support business licensing for at least 4 days; (3) Guidance/consultation to gentlemen privately to guide them in learning to restore economic businesses and organize documents.

## 2. METHOD

## a. Identification of problems

At the problem identification stage, a list of population documents and legal documents that were owned or were being processed by the victims were carried out before the disaster occurred.

## b. Implementation of Activities

Conducted a direct visit to the earthquake area in Kampung 18, Sarampat Village, Cugenang District, Cianjur Regency.

- The Participatory Rural Appraisal (PRA) method involves community involvement in all activities starting from planning, implementation and evaluation of activity programs.
- The Community Development method is an approach that involves the community directly as the subject and object of implementing activities.
- Persuasive method, namely an approach that is an appeal and support without any element of coercion for the community to play an active role in this activity.

• Educational method, namely an approach to socialization, training and mentoring as a means of transferring knowledge.

#### c. Evaluation

Monitoring and evaluation were carried out to measure and ensure the target of activities was achieved. Evaluation and monitoring of activities are carried out by involving implementing members, village community leaders, and the head of Sarampat Village. The results of the evaluation will be used as the basis for the mentoring process for the continuation of the program in the future.

## 3. RESULTS AND DISCUSSION

#### a. Implementation

On the first day, Monday, December 12 2022, arriving at the location at 14.30 WIB, a coordination meeting was held with the villa manager, Mr. Ade Saepudin, the villa caretaker, Evin (Mr. Ade's son), and the Head of RT 03 RW 10, Mr. Roby, regarding the aims and objectives. holding a KKM program for the next 3-4 days. After that, a briefing continued with the internal team to divide up their respective tasks, while there were those tasked with installing tents around the villa, which was designated as a place of worship for both men and women, together with community members at the evacuation site who were assisted by the students. Data collection on the number of heads of families (KK) in the refugee camp in Kampung 18, Sarampat Village, Cugenang District. Based on the results of this data collection, there are 72 family heads in 1 RT.

The partner in this KKM program activity is Mrs. Indah Susanti Dewi, as a housewife, owner and manager of a villa, covering an area of 4000 meters. Around the villa there were 200 people who took refuge and refugee tents were built. At the time of the incident, only 1 building was relatively safe, the land was wide, conducive and the ground surface looked flat. However, when the team came to him, the number of evacuees had decreased, because there were several residents who had returned to their houses which in fact were suitable for habitation, however some still set up tents outside, so that there were 5 posts plus villas, which were within a radius of 500 meters from villa. The total number is 281 refugees living in tents in 1 RT.

On the second day, Tuesday, December 13 2022, outreach and education activities were carried out for the residents of Kampung 18 Sarampad Village, Cugenang District, which were carried out in tents, with the theme Business Opportunities and Arranging Legal Documents in Licensing Towards Post-Disaster Economic Recovery. This activity was carried out by Mrs. Dr. Dessy Sunarsi, SH., MM., as head of the KKM program group opened the event, providing motivation and introductory remarks according to the theme which was broadly divided into 2 big themes, namely related to business opportunities and economic recovery, and related to the arrangement of legal documents, permits and population administration.

The main points of the material presented are related introductory material for legal documents, population data, such as KTP, Family Card, Birth Certificate, as well as other documents such as land certificates, agreements, business permits, debt and receivable letters, and educational certificates. Most community members experience the loss or damage of these various documents after the disaster, so they must be given education, direction and solutions to get them back through the process of processing them from the relevant agencies. The related services, in this case the Cianjur Regency Population and Civil Registry Service, and the Cianjur Regency Land Office. The two local government agencies are also the object of the Team as a connecting bridge in communication, conveying messages from community members in processing various legal documents quickly, easily and free of charge.

Related to business and the economy. with the main material presented relating to the potential of local economic resources in the surrounding community which can be utilized for economic strengthening and recovery. Apart from that, it was also conveyed that there were various business opportunities and ways to obtain capital as an effort to strengthen and restore the economy for the residents of Kampung 18 Sarampat Village, Cugenang District.

Before delivering the material, a pre-test and post-test were carried out on each material. The pre-test results for the business sector were 40%, and post-test after counseling and education, knowledge increased to 60%. The pretest results related to legal documents were 50%, after delivering the material the posttest results were 75.31%. In the process of outreach activities to community members, in the end several alternatives emerged for economic recovery and business opportunities that could be undertaken by community members, including: first, direction from the Team to form a Joint Business Group (KUBE) by producing processed bananas into banana chips, which coordinated through RT and partners for the production of processed bananas by women, in parallel with other group teams. The natural potential and agricultural products in the village are mostly banana producers, so they must be processed to produce economic or economic value to strengthen and recover the economy after a disaster; second, forming a cooperative with a savings and loan business and producing banana chips; and third, to overcome

capital problems, it can be utilized through cooperatives that have been formed, and disbursed in stages by providing soft loans to 5 people every year who want to have a business, on average they are agricultural laborers (not rice field owners), on a scale priority for community members who are still agricultural laborers, then the Team suggested that residents of Kampung 18 Sarampad village, represented by the Head of RT 03 RW. 10 Pak Roby approached the villa owner, Admiral Taufiq Arif, to obtain an initial cooperative funding injection of 10 million.

Regarding lost legal documents, population and land certificates, data collection was carried out on the number of families who experienced loss or damage to these documents, including the licensing process for establishing savings and loan cooperatives from a legal aspect and based on relevant laws and regulations.

Apart from economic and legal aspects, in the process of interaction between the KKM Team and community members other problems developed, namely in the field of education. Some teenagers in the 3rd year of high school or who have just graduated have difficulty getting access to information regarding educational scholarships for tertiary level. Then the Team provided explanations related to access to education and scholarships, coupled with an explanation given by one of the Usahid Law Faculty students, Named Halimah, as a Smart Indonesia Card scholarship recipient who is a member of the student team, to provide motivation regarding access to educational scholarships and who Only those who are interested will be assisted in accessing the educational scholarship. The team also provided a solution to record the names of teenagers in Kampung 18 Sarampad Village, who are currently in the 3rd grade of high school or who have just graduated to be included in the WA group who will be searched for and guided to get the Smart Indonesia Card (KIP) scholarship at this time, they graduate, under the guidance of students.

On the third day, Wednesday, December 14 2022, at 10.00 residents arrived at the base camp where the KKM activities were located. The community members, both fathers and housewives, came to the KKM activity location to consult with the team regarding issues regarding population documents, land certificates and debt and receivable issues. The private consultation was related to the issue of lost land certificates, lost/damaged population documents, and debt and receivable issues. They asked for tolerance not to pay debts for 3 months during the post-disaster recovery period.

The team suggested holding a meeting with the village head, RT head and MBK and writing an official letter to MBK to tolerate the postponement of debt payments amounting to 5-10 million per year, for 3 months and holding debt renewal/scheduling after the 3 month period. the. Debt payment in installments of Rp. 150,000 per week for a period of 1-2 years, with signatures from all customers (data on residents experiencing debt and receivable problems is attached).

The team visited the Cianjur Regency Land Office and the Cianjur Regency Population and Civil Registry Service to convey various problems, complaints, solutions and information related to problems submitted by community members during counseling and consultation, as well as obtaining steps and actions. continued from the two local government agencies.

The Land Office gave instructions that there must be a letter of loss from the police and the person concerned should come directly during working hours to the land office. Residents take care of the loss certificate first and go directly to the land office to process or arrange the land certificate. Apart from that, the Population and Civil Registry Service (Disdukcapil) also gave instructions that there must be a statement or introduction letter from the local RT/RW, to then be forwarded to the agency. Disdukcapil will collect data on community members who were affected by the disaster and this resulted in the loss of population documents. According to Disdukcapil, prior to the earthquake, birth certificates and other population data had been whitened, but unfortunately some residents did not take advantage of it. However, with the earthquake disaster, Disdukcapil is trying to help community members. Based on various explanations from the two agencies, it was immediately conveyed via WhatsApp Group (WAG) to the residents of Kampung 18 Sarampad Village, and the Team conveyed it to the RT head for socialization to the residents.



### b. Follow-up

The KKM team carried out several follow-up actions as follows:

- Process/follow up lost/damaged population documents belonging to community members to the local Dukcapil Office, and lost/damaged land deeds to the local Land Office;
- 2) Strive and form a Joint Business Group (KUBE) and Savings and Loans Cooperative, with an initial injection of funds sourced from a loan from the Villa owner of Rp. 10,000,000,- (ten million rupiah);
- 3) Forming a WhatsApp Group between the KKM Team and community members and local RT heads for further communication and coordination, including access to information regarding educational scholarships for teenagers at tertiary level

## 4. CONCLUSION

Based on the results of the description above in KKM activities can be concluded as follows:

- a. There is a business opportunity for the people of Kampung 18 Sarampad Village, Cugenang District to form a joint business group and savings and credit cooperative, as an effort to recover the economy affected by the post-disaster for a better sustainable life;
- b. Legal documents, population administration and land certificates can be processed by the community, coordinated through the Head of RT 03 RW 10 to retrieve these various documents that have been lost or damaged after the disaster, after coordinating with the Population and Civil Registry Service and the local government Land Office .

## **ACKNOWLEDGEMENT**

Authors would like to show gratitude for LPPM USAHID for funding contribution, Sarampat Villa owner for its permission Mr. Laksma. Dr. Taufik Arief, ST,. MSi to run community, Halimah, Naufal Dimas, Muhammad Fajri for their participation as volunteers.

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