

Vol 1 No 1 (2025) | E-ISSN:

# LAW IN SOCIETY

JURNAL PENGABDIAN KEPADA MASYARAKAT  
BIDANG HUKUM



**UNS**  
UNIVERSITAS  
SEBELIS MARIT

# Law in Society: Jurnal Pengabdian kepada Masyarakat Bidang Hukum

Volume 1, No 1, April 2025

## Editorial Team

- Editor in Chief** : Dr. Itok Dwi Kurniawan, S.H., M.H.
- Managing Editor** : Dr. Muhammad Rustamaji, S.H., M.H.  
Dr. Arsyad Aldyan, S.H., M.H.  
Dr. Dara Pustika Sukma, S.H., M.H.
- Board of Editors** : Prof. Dr. Soehartono ,S.H., M.Hum.  
Zakki Adlhiyati, S.H., M.H., LL.M.  
Ismawati Septiningsih, S.H., M.H.  
Dr. Heri Hartanto, S.H., M.H.  
Dr. Bambang Santoso, S.H., M.Hum.  
Dr. Rani Pajrin, S.H., M.H.
- Assistant Editor** : Arif Safrudin  
Fitri Handayani
- Peer Reviewer List** : Dr. Asri Agustiwi, S.H., M.H.  
Prof. Dr. Suwari Akhmaddhian S.H., M.H.  
Dr. S. Andi Sutrasno S.H., M.H.  
Anajeng Esri Edhi Mahanani, S.H., M.H.  
Dr. Arie Purnomosidi S.H., M.H.  
Dr. Muthia Sakti, S.H., M.H.  
Dr. Muhammad Rustamaji, S.H., M.H.  
Dr. Dara Pustika Sukma, S.H., M.H.  
Dr. Itok Dwi Kurniawan, S.H., M.H.  
Dr. Arsyad Aldyan, S.H., M.H.



# TABLE OF CONTENTS

Article	Page
LEGAL ASSISTANCE ON ILLEGAL INVESTMENT IN CANGKRING VILLAGE, WONOGIRI REGENCY <i>Itok Dwi Kurniawan , Muhammad Rustamaji, Ismawati Septiningsih, Bambang Santoso, Arsyad Aldyan</i>	1-13
LEGAL SOCIALIZATION ON THE RISE OF ONLINE LOANS IN LAWEYAN VILLAGE, SURAKARTA <i>Hanuring Ayu , Lahmuddin Zuhri, Ismiyanto</i>	14-22
LEGAL COUNSELLING FOR BENTAKAN VILLAGE YOUTH ON THE IMPORTANCE OF PARALEGALS IN DEALING WITH DISPUTES IN THE COMMUNITY <i>Firstnandiar Glica Aini Suniaprily, Adhy Nugraha, Ariy Khaerudin, Pramono Hadi, Ikke Nurhayati</i>	23-30
SOCIALIZATION ABOUT THE IMPACT OF BULLYING AT SDN 03 KRAGILAN MOJOLABAN <i>Yulian Dwi Nurwanti, Adhy Nugraha, Nourma Dewi, Muhammad Aziz Zaelani</i>	31-42

# LEGAL ASSISTANCE ON ILLEGAL INVESTMENT IN CANGKRING VILLAGE, WONOGIRI REGENCY

*ITOK DWI KURNIAWAN*

FAKULTAS HUKUM UNIVERSITAS SEBELAS MARET

[itokdwikurniawan@staff.uns.ac.id](mailto:itokdwikurniawan@staff.uns.ac.id)

*MUHAMMAD RUSTAMAJI*

FAKULTAS HUKUM UNIVERSITAS SEBELAS MARET

[muhammad\\_rustamaji@staff.uns.ac.id](mailto:muhammad_rustamaji@staff.uns.ac.id)

*ISMAWATI SEPTININGSIH*

FAKULTAS HUKUM UNIVERSITAS SEBELAS MARET

[ismawatiseptiningsih84@staff.uns.ac.id](mailto:ismawatiseptiningsih84@staff.uns.ac.id)

*BAMBANG SANTOSO*

FAKULTAS HUKUM UNIVERSITAS SEBELAS MARET

[bambang santoso@staff.uns.ac.id](mailto:bambang santoso@staff.uns.ac.id)

*ARSYAD ALDYAN*

FAKULTAS HUKUM UNIVERSITAS SEBELAS MARET

[arsyadaldy@staff.uns.ac.id](mailto:arsyadaldy@staff.uns.ac.id)

## **Abstract**

The development of technological advances has encouraged the development of the financial industry in Indonesia. The increasingly complex financial system brings up various benefits, as well as various problems such as the rise of business entities that facilitate the public in terms of investment activities but are not officially legalized from the competent authority. Investment is an investment with guaranteed profits in the future. This investment activity is a way to increase the added value of the capital owned by investors by providing their capital to a certain business. The rise of the middle class in Indonesia is a trigger for the development of investment products. The condition of the

economic development of Cangkring Village which is starting to develop and the high public response to investment products make it easy for people to invest. Investing with the greatest possible profit with the smallest possible capital makes people tempted and tend not to be scrupulous about an investment product, one of which is illegal investment. This service is a form of the tri dharma of higher education which aims to provide an overview to the public about investments that are in accordance with the rule of state law and investments that are not in accordance with the rule of law. This method of service uses the lecture method and the built in participatory method or direct involvement in the community. The results of the activity show that public awareness about investment is still low, this is due to the lack of knowledge and public literacy regarding investment.

**KEYWORDS:** *ECONOMY, ILEGAL INVESTMENT, LEGAL ASSISTANCE*

## **Introduction**

The process of globalization has led to developments across all sectors of life, including the financial industry. Advancements in technology and the rapid flow of information have significantly contributed to the emergence of a dynamic and increasingly complex financial system. In line with the growing complexity of the financial industry, various issues have arisen, such as the proliferation of business entities offering investment services to the public without obtaining official authorization from the relevant regulatory authorities. According to Nurhuda, this condition renders the fund-raising activities conducted by such financial service providers illegal (Nurhuda, 2017). According to the Indonesian Dictionary (KBBI), illegal or fraudulent investment refers to an investment activity that operates without legal authorization and is intended to maximize profit through deceptive practices aimed at misleading clients.

In public discourse, investment is generally understood as the placement of capital. It is essentially a commitment to allocate a certain amount of funds into one or more assets over a specified period of time in the hope of generating future returns. Investment activities serve as a means to enhance the value of capital owned by an investor by channeling it into a particular business venture offered by an issuer. An investor, in such a context, is entitled to a portion of the profits as agreed upon in a binding contract. Conversely, for business entities—whether corporate or individual—the capital obtained from investors serves as a crucial source of external funding that can significantly contribute to improving their production capacity. In the eyes of some segments of society, investment is also regarded as a form of saving that promises multiplied returns in the future.

This perception is driven by various considerations, including the pursuit of a better standard of living, the desire to hedge against inflation, and the intention to optimize tax efficiency (Manan, 2009). The rise of the middle class in Indonesia has become one of the driving factors behind the proliferation of investment products in the

market (OJK, 2014). This demographic segment has become the primary target for marketers of investment products, both within the financial and non-financial sectors. However, this increasing exposure is often not accompanied by sufficient public awareness or understanding of the various forms of illegal investments that have emerged in recent years. According to the Embassy of the Republic of Indonesia (March 24, 2015), the middle class—defined as the population group with daily expenditure ranging between US\$2 and US\$20—experienced significant growth, from 45 million people in 1999 (constituting 25% of the population) to 134 million in 2010, and by 2015, this number had reached 170 million, accounting for approximately 70% of the total population (Samosir & Pujiyono, 2018).

The high public interest in investment products is largely driven by the allure of substantial financial returns promised by such offerings. This tendency, wherein individuals are easily enticed by the prospect of large profits and often fail to thoroughly evaluate investment schemes, creates opportunities for certain unscrupulous actors to establish illegal investment products that appear significantly more lucrative and promising than legitimate investments. The public's response to illegal investment schemes is closely tied to the level of financial literacy within the population. According to the National Financial Literacy Survey conducted by the Financial Services Authority (OJK) in 2016, only 29.66% of Indonesia's population was categorized as financially literate. The OJK noted a stark disparity between access to financial products and the public's understanding of them. Nationally, financial literacy stood at 38 percent, while financial inclusion reached 76 percent. Financial inclusion refers to the availability of access to a wide range of financial institutions, products, and services that align with the needs and capabilities of the public. Meanwhile, financial literacy is defined as the knowledge and understanding of the benefits and risks associated with financial products and services.

Legal awareness and understanding among the public regarding investment practices are of critical importance. Prospective investors must exercise prudence and critical judgment, as the existence of a legal entity, such as a limited liability company or cooperative, does not automatically guarantee the legitimacy of an investment scheme. Legal entities can, in some cases, serve merely as a façade to instill public trust and convey a false sense of legality. In cases where a limited liability company is suspected of engaging in fraudulent investment activities, the company's legal status may be revoked in accordance with Law No. 40 of 2007 on Limited Liability Companies. Article 142 paragraph (1) of this law stipulates that a company may be dissolved, and its business license revoked, should it be found to be in violation of legal provisions (Mantulangi, 2017).

The economic sector is a crucial pillar of any nation, as the sustainability of societal life is fundamentally supported by economic activities. Alongside technological advancement, progress in the economic sphere has also contributed significantly to the improvement of public welfare (Hidayati, 2017). A nation's economic development is

inevitably linked to the active participation of its citizens in fostering economic growth, which can take the form of tax contributions, the development of micro, small, and medium enterprises (MSMEs), as well as investment activities. In Indonesia, public interest in investment continues to grow, including among the residents of Cangkring Village in Wonogiri Regency.

The local economy of Cangkring Village has begun to develop, as evidenced by the presence of financial institutions such as cooperatives and Baitul Maal wat Tamwil (BMT), which operate based on Islamic financial principles. It is essential that these financial institutions have clear and legitimate legal status to prevent potential harm to the public. Based on field surveys, the residents of Cangkring Village generally prefer to save or borrow money from financial institutions such as BMTs and cooperatives due to their simpler administrative processes. It is observed that approximately three out of five residents conduct financial transactions through these institutions. Considering the ongoing economic development in the region, it is evident that the local economy is on a growth trajectory. Alongside this progress, the concept of investment is gradually becoming more familiar to the community. Therefore, it is crucial to provide proper guidance and assistance to ensure that the public gains a solid understanding of investment, thereby minimizing the risk of becoming victims of illegal investment schemes.

## Methods

The methods employed in this community service activity are as follows:

### 1) Lecture Method

This method involves delivering educational content through lectures aimed at enhancing public knowledge about investment as a means of contributing to economic growth. It seeks to educate the community about safe and legally compliant investments, thereby fostering their participation in national economic development, while also informing them of the dangers of illegal investment schemes to prevent financial losses.

### 2) Built-In Participatory Method

- a. Direct involvement in identifying partner problems through interviews and issue mapping;
- b. Active participation in the service activities carried out through open discussion forums.

The implementation of this community service project is carried out through the following stages:

### 1) Preparation Stage:

This involves establishing communication with the community and identifying issues related to illegal investment practices, including the factors that contribute

to the acceptance of illegal investments among community members, the financial risks involved, and the potential negative impacts on the public.

**2) Technical Stage:**

At this stage, the team selects a relevant theme for the community service activity based on the dominant issues identified. The chosen theme is “*Investment-Conscious Generation and Assistance in Addressing the Risks of Illegal Investment*”, which also includes the dissemination of information regarding the characteristics and warning signs of illegal investments.

**3) Cumulative Stage:**

This stage entails collaborative efforts with the community to provide consultation and guidance in addressing the problems identified. It is expected that these efforts will assist the residents of Cangkring Village in enhancing their understanding of investment risks and in making informed financial decisions.

## **Results and Discussion**

This community service activity, titled “*Investment-Conscious Generation and Risk Mitigation of Illegal Investment*,” is part of the application of the Tri Dharma of Higher Education and aims to provide a direct impact within the community. Nowadays, the issue of investment as a means of securely storing money and generating profits is becoming prevalent in society, bringing both efficiency and problems to the public. Investment is not a new concept in the economic field; nearly all companies open opportunities for the public to invest. Currently, many companies are raising funds through investment products. Therefore, this service is conducted with the target being the customers of companies involved in collecting public funds.

This service is carried out through providing information to the public regarding the general concept of illegal investment. Illegal investment can take several forms, one of which is the *money game* or *Ponzi scheme*, where public funds are circulated by paying bonuses to old consumers using funds from new consumers. There is no real business activity to support the promised returns to the investors, and as a result, it is almost certain that investors will lose their money quickly because their funds have been transferred to those who have joined earlier. Moreover, illegal investment activities often use public facilities to ease their efforts in attracting the public to engage in such practices. Public funds are gathered with promises of excessive returns or unreasonable interest rates.

According to Manan, the types of investments include:

**1. Investment Based on Assets**

- a. *Real assets* are tangible investments, such as vehicles, buildings, land, etc.;
- b. *Financial assets* are investments in the form of documents.

**2. Investment Based on Influence**

- a. *Autonomous investment* (independent) is an investment not influenced by income levels, typically speculative, such as purchasing securities;

b. *Induced investment* (influenced-caused) is an investment influenced by increases in goods and services or income levels, such as interest from savings.

**3. Investment Based on Source of Financing**

a. Investment from *Domestic Investment* (PMDN) refers to funding from domestic investors;

b. Investment from *Foreign Capital* refers to funding from foreign investors.

**4. Investment Based on Form**

a. *Direct investment* is made by the investor themselves, such as building factories, constructing buildings, or acquiring companies;

b. *Indirect investment* is carried out through capital markets with instruments such as mutual funds, stocks, and bonds.

There are several reasons why people are interested in investment: First, to achieve a better quality of life in the future. People with a forward-looking mindset will think about how to improve their living standards over time, or at least try to maintain their current income levels to prevent any decrease in the future. Second, to reduce the pressure of inflation. By investing in companies or other assets, one can protect themselves from the risk of losing the value of their wealth or property due to inflation. Third, the desire to save taxes. Many countries have policies that encourage investment by providing tax incentives for those who invest in certain sectors. According to Iman Sugema in his article "*Fraud in the Guise of Gold*," investment companies that operate illegally usually only have a license as a regular trading company. In practice, they operate as investment companies by collecting funds from the public. The problem is that there is no regulation prohibiting trading companies from engaging in activities that closely resemble those of financial institutions. The term "closely resembles" should be emphasized because these companies typically disguise financial transactions as ordinary trade transactions(Widayati, 2013).

Reporting from tribunews.com(Rohmah, 2022), Head of OJK Regional 3 Central Java and DIY Aman Santosa said, from OJK service and contact data from January - June 2022, OJK received 5,523 complaints related to fraudulent investments and illegal loans in Central Java. "Semarang City has the most complaints, namely 798 complaints (14.23 percent), followed by Surakarta with 295 complaints (5.26 percent), Cilacap with 288 complaints (5.14 percent), and Banyumas 214 complaints (3.82 percent)," Aman explained in his written statement, Wednesday (6/29/2022). In addition, complaints of illegal investment and pinjol also entered through the Lapor Gub! website, namely 27 complaints(Kompas, 2014). Various kinds of illegal investment modes released by OJK are unlicensed money investment, unlicensed online trading with multi level marketing schemes, unlicensed investment offers with multi level marketing schemes or money games with promises of large profits, unlicensed investment offers or investment training, unlicensed money investment with crypto asset mode and unreasonable returns, unlicensed futures trading or crypto exchangers, and unlicensed commodity futures trading or forex (Tambunan & Hendarsih, 2022).

Many members of the public are lured into joining investments that are designed to appear legitimate, resulting in numerous victims. This practice is highly detrimental to society, and law enforcement efforts often face obstacles due to inadequate regulations governing such activities. The impact of this issue risks undermining legitimate businesses. To address this, the Financial Services Authority (OJK) established the *Investment Alert Task Force* (Satgas Waspada Investasi) to protect consumers and restore public trust in the financial industry. The task force comprises the OJK, the Indonesian National Police, the Attorney General's Office of the Republic of Indonesia, the Ministry of Trade, the Ministry of Cooperatives and Small & Medium Enterprises (Kemenkop UKM), the Ministry of Communication and Informatics (Kemenkominfo), and the Investment Coordinating Board (BKPM). The task force conducts prevention and handling of suspected illegal activities by formulating case resolution recommendations for relevant ministries/institutions or conducting joint investigations (Bakhri et al., 2019).

The method of socialization of investment aware generation service is also aimed at the Cangkring Village youth organization, then also presents vocational school students in the Jatiroto area which are considered to have a considerable influence on investment investment. The results of the service show that young people are very interested in investing in it. Reporting from Solopos.com "Young people in Wonogiri are considered to play a very important role in achieving investment value in the local area. The investment value of Wonogiri Regency increased drastically in the first quarter of 2022, which was worth IDR 942.613 billion. The achievement of investment value generated in Wonogiri is inseparable from the Village Partner Program in the local district. The program was launched in order to support economic recovery during the Covid-19 pandemic." (Praditia, 2022).

This is evident from the enthusiasm of the youth in Jatiroto to find out more about investment. In the discussion session conducted by the service team, the community asked further questions about how to anticipate to avoid illegal investment considering that village communities tend to have minimal knowledge and lack literacy about investment. Some of the indicators of illegal investment submitted by the service team are:

1) Promises big profits in a short period of time

Investing with a large profit offer in a short period of time is indeed very tempting. People need to be vigilant, both rural and urban communities. Most Indonesians are still afraid to invest in stock investment instruments, mutual funds, gold, forex and others. In fact, the investment is an investment that is verified to be safe or legal. People with a low level of knowledge about investment will easily be trapped if the benefits offered are large and can be enjoyed within one month. Based on the presentation from Nurhaida, Member of Commissioner of the OJK, if an investment company offers a profit of five percent per month, then in one year it will provide a profit of 60 percent. Obviously the figure is very high, because the company has to

look for businesses whose profit level is above that number where it is difficult to find. From this presentation, the public needs to be wary of offering investment products with a large profit value in the range of five percent per month. If the community encounters such a thing, the service team hopes to immediately report to the authorities so that they can be handled, because it could be an investment scam.

2) Risk-free investment guarantee

According to the Great Dictionary of the Indonesian Language (KBBI), risk is an unpleasant (detrimental, harmful) consequence of an act or action. Investment risk is the potential loss incurred because the acquisition of investment results is not in accordance with expectations or expected profit targets. In general, the higher the potential profit offered, the higher the risk to worry about and vice versa. All types of investments, whether gold investments, property investments, or investments in the capital market must have risks. Based on this, if there are companies or business entities or individuals who offer investment products with investment guarantees without risk, it can be said that they are offering fraudulent products under the guise of investment. Because it is not possible in an investment to only provide a mere security.

3) Promising bonuses for new recruiters

Old members who can recruit new members will get a bonus of a large amount. This system was developed to entice other members to register as members. This system can be called *Multi Level Marketing* or MLM. This MLM is a product marketing system chosen by the company because it makes it easy for everyone to do business innovatively without expensive advertising and promotion costs. But in concept, this system is more beneficial to the owners, then for people who register first and who are at the lower level, it is only getting smaller. The sweet promises at the beginning of the fraudsters under the guise of investment will usually be fulfilled at the beginning of the membership, then they will slowly leave their investors without a trace.

4) Recruitment takes advantage of local community leaders to attract interest

Community leaders are people who usually have a position in a social environment. Generally, these community leaders have a great influence and are trusted by the community because they are considered to know more about something than ordinary people. This is the gap that can be used by community leaders to attract interest in an investment product. A community leader whose literacy and knowledge about investment is minimal will make it easier for perpetrators to trap him in fraudulent investments.

5) Unclear legality

Every financial institution or fundraiser must have business legality, but in today's era business legality can be made anywhere and anytime easily by irresponsible people. The official legality of the financial institution is issued by the Financial Services Authority. Usually in companies with official legality, there will be an OJK logo in a place that is easy for the public to see. In order to attract investors, fraudulent

investment actors will usually make the legality of the business and even the company's NPWP look convincing. However, can the authenticity be accounted for, so that the public or investors must check the authenticity of the legality of a company that offers investment products on the official website from the OJK. So, before making transactions at financial institutions, it's a good idea to also check first whether it has been registered and supervised by the OJK or not. Here's how:

- 1) The original permit issued by the OJK must have a QR code that can be scanned and will be directly connected to [the https://sipena.ojk.go.id/](https://sipena.ojk.go.id/). If the QR code printed on the OJK permit cannot be scanned, then it can be confirmed that the letter is fake.
- 2) We can also see directly the list of financial service providers whose entities have been terminated by the OJK on [the https://www.ojk.go.id/waspada-investasi/id/alert-portal/Pages/default.aspx](https://www.ojk.go.id/waspada-investasi/id/alert-portal/Pages/default.aspx) website
- 3) In addition, a list of financial institutions registered and supervised by the OJK is available on the OJK website directly.

Based on the discussions that were carried out, not many people knew about investment in general. The mindset of most people regarding investment is only limited to profits. In the discussion that was carried out after this socialization, the public needed information from parties who have legal investment products to offer their products. This aims to prevent the public from illegal investment product actors. The lack of public understanding of investment has resulted in irresponsible individuals taking advantage of the moment and committing a fraud, resulting in considerable losses. The material that has been delivered to the public is enough to help them to understand a little about investment, the types of investments, and how to ward off fraudulent investment fraud. Figure 1 and Figure 2 below are documentation of activities that show the enthusiasm of the community in participating in the socialization of illegal investment assistance.



*Figure 1 Socialization and Assistance of Illegal Investment*



*Figure 2 A group photo with the Mitra Village apparatus*

Illegal investment activities occur due to the weak supervision system of financial institutions caused by several factors, namely (a) the weak financial supervision architecture system in Indonesia; (b) there is no exchange of information between financial supervisory institutions; (c) there is still a high level of egocentrism among financial institution supervisory institutions (Prasetyo and Haryanto, 2019). Legal assistance and protection in the case of illegal investment is very closely related to the role of the government or related institutions, namely the OJK (Financial Services Authority) and SWI (Investment Alert Task Force). In preventing this illegal investment, preventive and repressive efforts are needed. The Financial Services Authority as an institution authorized to handle has two ways, namely (Pegadaian, 2022):

- 1) Preventive Conducting socialization and education to the public about the characteristics of fundraising activities and illegal investment management *Knowledge sharing* with law enforcement and regulators in the regions.

- 2) Repressive Helps to carry out coordinated efforts between related agencies to accelerate the handling process through the framework of cooperation with the Task Force for Handling Alleged Unlawful Acts in the Field of Fund Collection and Investment Management or better known as the Investment Alert Task Force.

The victim of the necessary illegal investment is the compensation. Compensation experienced by investors who have experienced fraud and have suffered losses can be requested for compensation in accordance with what has been regulated in Article 20 of PERMA Number 13 of 2016 concerning Procedures for Handling Criminal Cases by Corporations which reads: "Losses suffered by victims due to criminal acts committed by the Corporation can be requested for compensation through a restitution mechanism in accordance with the provisions of the applicable laws or through a civil lawsuit"

## Conclusion

Investment Aware Generation Service and Illegal Investment Risk Assistance are part of the implementation of the tri dharma of higher education and aim to have a direct impact in the community. The service carried out in Cangkring Village, Wonogiri Regency in its discussion provided an overview of illegal investment. In the discussion session conducted by the service team, the community asked further questions about how to anticipate to avoid illegal investments, as for some of the indicators of illegal investment submitted by the service team are:

1. Promises big profits in a short period of time
2. Risk-free investment guarantee
3. Promising bonuses for new recruiters
4. Recruitment takes advantage of local community leaders to attract interest
5. Unclear legality

The mindset of most people about investment is only limited to profit, people need information from parties who have legal investment products to offer their products. This can minimize so that people can avoid illegal investment products. The lack of public understanding of investment has resulted in irresponsible individuals taking advantage of the moment and committing a fraud, resulting in considerable losses. The material that has been delivered to the public is enough to help them to understand a little about investment, the types of investments, and how to ward off fraudulent investment fraud. In the next discussion, it was explained how to invest safely and legal remedies when you have invested but feel disadvantaged by the party who is given capital. A safe investment is an investment that has clear legality, generates reasonable profits, and has a good *track record* where there are no disputes with investors or customers. Public legal understanding and awareness related to investment acts is very important, where prospective investors are required to have intelligence, even if they have a legal entity in the form of a limited liability company or cooperative, it could be that the legal entity is only under the guise of giving confidence to the public, that the manager of the investment

act has legal legality. Socialization and assistance are needed as preventive measures to prevent people from falling into illegal investments and as a repressive action so that people as victims get their rights back after being harmed.

## References

- Bakhri, S., Fuazi, M., & Watuniah. (2019). PERAN OTORITAS JASA KEUANGAN DALAM UPAYA PERLINDUNGAN MASYARAKAT DAN PENGAWASAN TERHADAP INVESTASI ILEGAL. *Al Mustashfa: Jurnal Penelitian Hukum Ekonomi Islam*, 4(2), 286–295.  
<https://www.syekhnurjati.ac.id/jurnal/index.php/al-mustashfa/article/view/5380>
- Hidayati, A. N. (2017). INVESTASI: ANALISIS DAN RELEVANSINYA DENGAN EKONOMI ISLAM. *Malia: Jurnal Ekonomi Islam*, 8(2), 227–242.  
<http://jurnal.yudharta.ac.id/v2/index.php/malia>
- Kompas. (2014). *OJK: Waspada Investasi Janjikan Keuntungan Besar*. Kompas.Com.  
<https://money.kompas.com/read/2014/02/27/1854026/OJK.Waspada.Investasi.Janjikan.Keuntungan.Besar>
- Manan, A. (2009). *Aspek Hukum dalam Penyelenggaraan Investasi di Pasar Modal Syariah Indonesia*. Kencana Prenada Media Group.
- Mantulangi, N. (2017). KAJIAN HUKUM INVESTASI DAN PERLINDUNGAN TERHADAP KORBAN INVESTASI BODONG. *Lex Administratum*, 5(1), 108–115.  
<https://ejournal.unsrat.ac.id/v3/index.php/administratum/article/view/15138>
- Nurhuda, D. (2017). *Tindak Pidana Penghimpunan Dana Masyarakat secara Ilegal Melalui Koperasi Usaha bersama Profit Barokah Dihubungkan dengan Undang-undang Nomor 10 tahun 1998 tentang Perbankan [Thesis]*. Fakultas Hukum Unpas.
- OJK. (2014). Waspada Jebakan Investasi Bodong. *Majalah Edukasi Konsumen OJK*.
- Pegadaian. (2022). *Cara Mengecek Izin OJK untuk Ketahui Legalitas Lembaga Keuangan*. Sahabatpegadaian.Com.  
<https://sahabat.pegadaian.co.id/artikel/inspirasi/cara-mengecek-izin-ojk-untuk-ketahui-legalitas-lembaga-keuangan>
- Praditia, M. D. (2022). *Salut! Ada Peran Kawula Muda saat Nilai Investasi Wonogiri Meroket*. Solopos.Com. <https://www.solopos.com/salut-ada-peran-kawula-muda-saat-nilai-investasi-wonogiri-meroket-1324028>
- Rohmah, I. (2022, September 25). *Marak Korban Investasi Bodong dan Pinjol Ilegal di Jateng, OJK Terima Aduan, Terbanyak dari Semarang*. Tribunews.Com.  
<https://muria.tribunnews.com/2022/06/29/marak-korban-investasi-bodong-dan-pinjol-ilegal-di-jateng-ojk-terima-aduan-terbanyak-dari-semarang>
- Samosir, J. H. P., & Pujiyono. (2018). PERANAN OTORITAS JASA KEUANGAN DALAM MEMBERIKAN PERLINDUNGAN HUKUM TERHADAP KORBAN

INVESTASI ILEGAL. *Privat Law*, 6(2), 237–242.

<https://jurnal.uns.ac.id/privatlaw/article/view/25600>

Tambunan, D., & Hendarsih, I. (2022). Perspektif: Jurnal Ekonomi & Manajemen Universitas Bina Sarana Informatika Waspada Investasi Ilegal di Indonesia.

*Perspektif: Jurnal Ekonomi & Manajemen Universitas Bina Sarana Informatika*, 20(1), 108–113. <https://doi.org/10.31294/jp.v20i1>

Widayati, L. S. (2013). Pencegahan Dan Penanganan Investasi Ilegal. *Info Hukum*, 5.

\*\*\*

### **DECLARATION OF CONFLICTING INTERESTS**

The authors state that there is no conflict of nterest in the publication of this article.

### **FUNDING INFORMATION**

None

### **ACKNOWLEDGMENT**

The authors thank to the anonymous reviewer of this article vor their valuable comment and highlights.

### **HISTORY OF ARTICLE**

Submitted :

Revised :

Accepted :

Published :

### **Another information:**

*In case of article in Bahasa Indonesia, the sub-chapter should be:*

Pendahuluan

Metode

Hasil dan Pembahasan

Kesimpulan

Referensi

Pernyataan Konflik Kepentingan

Informasi Pendanaan

Ucapan Terimakasih

## **LEGAL SOCIALIZATION ON THE RISE OF ONLINE LOANS IN LAWEYAN VILLAGE, SURAKARTA**

*HANURING AYU*

FAKULTAS HUKUM UNIVERSITAS ISLAM BATIK SURAKARTA

[hanuringayu@gmail.com](mailto:hanuringayu@gmail.com)

LAHMUDDIN ZUHRI

FAKULTAS HUKUM UNIVERSITAS SAMAWA SUMBAWA

[zlahmuddin@gmail.com](mailto:zlahmuddin@gmail.com)

*ISMIYANTO*

FAKULTAS HUKUM UNIVERSITAS ISLAM BATIK SURAKARTA

### **Abstract**

In the current era of rapidly advancing information technology, online lending applications have emerged as a popular alternative for individuals seeking to fulfill their financial needs. This phenomenon has become increasingly relevant in everyday life, where speed and ease of access serve as significant advantages. This community engagement activity was conducted in the Laweyan Sub-district of Surakarta City, with participants primarily drawn from the productive age demographic within the local area. The method employed in this Community Service initiative involved a combination of workshops and lectures, culminating in an interactive question-and-answer session. This session provided community members with the opportunity to raise inquiries related to the theme of the session or to explore topics beyond the predefined scope. The primary outcome of this activity was to disseminate information regarding the potential adverse impacts of online lending practices. Furthermore, the program aimed to equip the local community with practical strategies to mitigate the risks associated with online loans and

online gambling. Through this initiative, residents of Laweyan Sub-district were empowered with knowledge and preventive measures to safeguard their financial well-being in the digital era.

**KEYWORDS:** PREVENTION; HANDLING, ONLINE LOANS

## **Introduction**

In today's era of rapidly advancing information technology, online loan applications have become one of the most popular alternatives for individuals seeking to fulfill their financial needs. This phenomenon has gained increasing relevance in daily life, where speed and ease of access offer significant advantages. However, this convenience is often accompanied by certain challenges and risks that can have serious impacts on individuals' financial conditions and overall well-being. One of the key developments emerging from the integration of information technology in the economic sector is the rise of Financial Technology (Fintech). Fintech is designed to simplify and provide solutions to various economic problems, including the innovation of safer and more practical financial transaction processes—enabling greater accessibility for all users. (Christmastianto, 2017) Fintech has the potential to promote financial system stability by increasing the reliability and efficiency of economic processes, particularly through the incorporation of digital economy principles (Endang Dwi Ari Surjaningsih, 2019).

In carrying out its business activities, Fintech offers several types of services that contribute significantly to the development of the digital economy. First, Fintech operates in the **payment sector**, providing services that facilitate the digital transfer and receipt of funds. These services enable transactions to be conducted quickly, securely, and efficiently, reducing reliance on physical cash and promoting greater financial inclusion. Second, Fintech engages in crowdfunding and peer-to-peer (P2P) lending, offering platforms that connect individuals seeking loans with those willing to provide them. This service model eliminates the need for traditional financial intermediaries and opens access to funding for individuals and small businesses who may otherwise face barriers in obtaining loans from conventional banks. Third, Fintech provides risk management and investment services, including digital financial planning tools that assist users in managing their finances with greater ease and speed. These platforms help consumers make informed financial decisions through automated analysis and tailored investment recommendations. Fourth, Fintech includes market aggregator services, which collect and analyze data to support consumers in their decision-making processes. These services allow users to compare products, prices, and services—helping them choose the most suitable options based on comprehensive and transparent information.

However, behind the convenience offered by online lending platforms, there are significant risks that potential users must fully understand. High interest rates, hidden fees, and unethical lending practices can trigger serious financial problems. Therefore, it is essential to cultivate a deeper understanding of how to wisely select and utilize online loan applications. The primary objective of this community service activity is to equip the

participating women with knowledge and awareness about legal and OJK-licensed (Financial Services Authority of Indonesia) loan applications. By enhancing their financial literacy, the program aims to empower them to make informed and responsible financial decisions.

## Methods

The method was used to deliver legal counseling materials that are cognitive in nature, yet presented in an engaging and enjoyable manner (Endang Purwaningsih, dkk. 2018.). In addition, the community engagement activity employed a combination of approaches, including workshops and lectures, followed by a question-and-answer session at the end of the event. This interactive session provided participants with the opportunity to ask questions related to the main theme of the session or to raise issues beyond the predetermined topic. The implementation of this community service activity was carried out in three stages. First, the preparation stage, during which the community service team conducted a preliminary survey to assess the local conditions regarding the impact of and awareness about illegal online loans among the residents. Second, the execution stage, which involved conducting outreach to the community by providing information about the regulations governing online lending practices, as well as raising awareness of both the positive and negative impacts of online loans. Third, the implementation stage, where the knowledge gained from the outreach activities is expected to be applied in both community and family settings to promote more responsible financial behavior (Ismani dkk, , 2010).

## Results and Discussion



A significant number of individuals utilizing online lending Fintech platforms have indicated that these services serve as an attractive alternative financial solution, offering ease of use, time efficiency, and alignment with their specific financial needs. This trend is closely linked to the rapid advancement of information technology, which has been

effectively harnessed by online lending Fintech platforms. These platforms enable expedited loan application processes, faster approval decisions, and quicker fund disbursements, in contrast to traditional financial institutions such as banks. Additionally, online lending Fintech platforms are capable of offering loan amounts that are closely tailored to the borrower's needs, often without requiring collateral. This aspect further enhances the appeal of online lending platforms, making them a compelling financial option for many individuals (Lidwina, 2020).

POJK No. 77/POJK.01/2016 concerning Information Technology-Based Lending Services is one of the legal foundations for the operation of online lending activities. Legal protection for debtors using online lending services must be a top priority to ensure a sense of security for the debtors themselves. In order to protect debtors from online lending providers who fail to uphold their rights, the Financial Services Authority (OJK), as the institution responsible for regulating financial services in Indonesia, mandates that businesses or providers of online lending services intending to operate or conduct activities in Indonesia must register and obtain authorization. This requirement is stipulated in Article 7 of POJK No. 77/POJK.01/2016.



### **Negative Impacts of Illegal Online Lending Services**

The existence of illegal online lending companies undoubtedly brings about negative consequences. First, illegal online lending services can be used as a vehicle for committing financial crimes, such as money laundering or terrorism financing. These platforms, operating outside the regulatory framework, may facilitate illicit financial flows that undermine the integrity of the financial system and contribute to the financing of illegal activities. Second, abuse of user data and information is another significant concern. Users, often unaware, may unknowingly provide sensitive personal data during the registration process, which is then stored and misused by these companies. In many cases, these illegal lenders access and store not only the basic personal details but also the data contained within users' smartphones, such as contacts, photos, and even banking

information. This unauthorized data collection puts individuals at high risk of privacy violations, identity theft, and financial fraud. (ekonomi.kompas.com., 28 Juli 2018).

Third, there is a **loss of potential tax revenue**. The tax potential from illegal online lending services is substantial, given that the number of these unregistered services far exceeds those that are officially registered with the Financial Services Authority (OJK). The failure to properly regulate and tax these illegal platforms deprives the government of significant revenue, which could otherwise be allocated to public services and infrastructure development.

Fourth, many individuals are still unaware of the risks associated with online lending services. As a result, when engaging in credit transactions, borrowers often fail to carefully review the terms and conditions of the loan agreement. This lack of awareness leads to individuals becoming trapped in high-interest rates. The commission or interest on illegal online loans typically exceeds 40% of the principal debt, in addition to a daily fine of IDR 50,000. (mediaindonesia.com, 18 Februari 2019)

Fifth, the Non-Performing Loan (NPL) rate for online loans in 2018 reached 1.45%. This indicates that even legal online lending services carry inherent risks, and therefore, illegal platforms are likely to be even more hazardous.

Sixth, there has been a significant increase in reports from individuals who have fallen victim to unethical debt collection practices by online lending companies. This issue arises primarily due to the lack of public awareness regarding the legal status of these online lending services (www.tribunnews.com, 19 Februari 2019).

The handling of online lending cases is usually directly managed by the police (Polri). However, in practice, police investigators collaborate with other agencies outside the police force, such as OJK, BI, or other institutions that are experts in the field. The efforts of the police in addressing illegal online lending that occurs in society include: pre-emptive efforts, where all ranks actively conduct education, socialization, and digital literacy for the public regarding the dangers of using illegal online lending services. The next pre-emptive effort includes early detection of unlicensed illegal online lending platforms, monitoring, and coordinating with related parties. Preventive efforts include conducting cyber patrols on social media. Additionally, the police have coordinated with ministries/agencies to limit the scope of financial transactions and the use of illegal hardware devices. Another preventive effort includes encouraging related parties to tighten the supervision of illegal online lending regulations in Indonesia. Repressive efforts are carried out by law enforcement by forming a special task force to address illegal online lending in coordination with relevant stakeholders. Subsequently, repressive efforts involve quick action against illegal online lending platforms and the development of cases to pursue the perpetrators and the masterminds behind the illegal online lending schemes.

## **Efforts to Overcome Illegal Online Loan Services**

To address the proliferation of illegal online lending services, several efforts are required. First, there needs to be a synergy of cooperation between the Ministry of Communication and Information Technology (Kominfo), the Financial Services Authority (OJK), and the police in overseeing online lending services ([mediaindonesia.com](http://mediaindonesia.com)., 18 Februari 2019). Currently, the OJK through its task force has taken preventive measures against illegal online lending services. This is done by announcing a list of illegal online lending services to the public, then submitting a request for blocking through Kominfo to cut off their financial access, and subsequently reporting to the police ([economy.okezone.com](http://economy.okezone.com)., 17 Februari 2019)

Second, the enhancement of digital literacy among the public. Given that the negative impacts of illegal online lending services are most significant for the public, there is a need for literacy efforts regarding digital/technology-based loans. The public needs to understand the terms, risks, and legal protections associated with online lending transactions. People must be smart and cautious before engaging in online loan transactions, especially with illegal online lending services that are not registered with the OJK. Currently, the Indonesian Peer-to-Peer Lending Fintech Association (AFPBI) has conducted literacy programs in various regions to help the public understand how to choose safe online lending services ([mediaindonesia.com](http://mediaindonesia.com)., 18 Februari 2019).

Third, the need for regulations regarding protection for consumers of illegal online lending services. Based on POJK No. 77/POJK.01/2016 concerning Technology-Based Money Lending Services and POJK No. 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector, OJK can only impose sanctions on online lending companies that are officially registered with OJK (legal). However, OJK cannot impose any sanctions, other than closing the company, on illegal online lending services. In fact, many people suffer losses from investing or borrowing through illegal online lending companies. This calls for specific regulations or policies concerning consumer protection for those using illegal online lending services.

Fourth, the need for an evaluation of the licensing or registration mechanism for online lending companies with OJK. Similar to the rules regarding sanctions, based on POJK No. 77/POJK.01/2016 concerning Technology-Based Money Lending Services and POJK No. 13/POJK.02/2018 concerning Digital Financial Innovation in the Financial Services Sector, OJK is also only authorized to oversee companies that have been registered with OJK. The existence of illegal online lending companies may arise due to a difficult licensing mechanism with OJK. This should be a consideration for OJK to evaluate the licensing or registration mechanism for online lending companies.

Among all these efforts, the role of OJK and the government is crucial in addressing illegal online lending services. However, regarding the need for specific regulations to address illegal online lending services, OJK and the government require support from the People's Representative Council of the Republic of Indonesia (DPR RI). In this regard, DPR RI, particularly Commission XI, can perform legislative and supervisory functions to support the creation of specific regulations to address illegal online lending services.

## Conclusion

The purpose of this community service activity is to minimize the spread of illegal online lending (pinjol) and online gambling (judol) while providing education to the community. The goal is to prevent the residents of Laweyan sub-district, Surakarta City, from falling into the trap of addiction to borrowing through illegal pinjol platforms, which can lead to various severe consequences. These include depression, excessive anxiety, prolonged stress, physical and mental harm, even leading to mental disorders and suicidal thoughts.

## References

Endang Purwaningsih, dkk. Penyuluhan Hukum Informasi dan Transaksi elektronik Bagi Para Guru dan Siswa SDN 05 Cempaka Baru Kemayoran Jakarta Pusat, Jurnal ABDIMAS UNMER Malang, Vol. 3 Desember 2018.

Chrismastianto, W. I. A. (2017). Analisis Swot Implementasi Teknologi Finansial Terhadap Kualitas Layanan Perbankan di Indonesia. Jurnal Ekonomi Dan Bisnis, 20(1).

Ismani dkk, Peningkatan Profesionalitas Guru dalam Menghasilkan Karya Pengembangan Profesi Guru Melalui Pelatihan Penulisan Karya Ilmiah Bagi Guru Akuntansi Daerah Istimewa Yogyakarta, Pengabdian Kepada Masyarakat Universitas Negeri Yogyakarta, Fakultas Ilmu Sosial dan Ekonomi, 2010.

Lidwina, A. (2020). Mengapa Masyarakat Indonesia Gunakan Layanan Fintech? Databoks. <https://databoks.katadata.co.id/datapublish/2020/12/28/mengapa-masyarakatindonesia-gunakan-layanan-fintech>

“Mengapa Fintech Ilegal dari China Banyak Masuk ke Indonesia?”, 28 Juli 2018, <https://ekonomi.kompas.com/read/2018/07/28/144050426/23> accessed 19 Februari 2019.

“Kerja Keras Berantas Tekfin Ilegal”, 18 Februari 2019, <http://mediaindonesia.com/read/detail/217596-kerja-kerasberantas-tekfin-ilegal> accessed 19 Februari 2019.

Ketua OJK Bilang 'Utang ke Fintech Ilegal Sama dengan Utang ke Rentenir', 19 Februari 2019, <http://www.tribunnews.com/bisnis/2019/02/19/ketua-ojkbilang-utang-ke-fintech-ilegalsama-dengan-utang-ke-rentenir> accessed 20 Februari 2019

“OJK Minta Masyarakat Jauhi Pinjaman Online Ilegal”, 17 Februari 2019, <https://economy.okezone.com/read/2019/02/17/20/2019171/ojk-minta-masyarakat-jauhipinjaman-online-ilegal> accessed 19 Februari 2019.

“Kerja Keras Berantas Tekfin Ilegal”, 18 Februari 2019, <http://mediaindonesia.com/read/detail/217596-kerja-kerasberantas-tekfin-ilegal> accessed 19 Februari 2019.

\*\*\*

## **DECLARATION OF CONFLICTING INTERESTS**

The authors state that there is no conflict of interest in the publication of this article.

## **FUNDING INFORMATION**

None

## **ACKNOWLEDGMENT**

The authors thank to the anonymous reviewer of this article for their valuable comment and highlights.

## **HISTORY OF ARTICLE**

Submitted :

Revised :

Accepted :

Published :

## **Another information:**

*In case of article in Bahasa Indonesia, the sub-chapter should be:*

Pendahuluan

Metode

Hasil dan Pembahasan

Kesimpulan

Referensi

Pernyataan Konflik Kepentingan

Informasi Pendanaan

Ucapan Terimakasih



## **LEGAL COUNSELLING FOR BENTAKAN VILLAGE YOUTH ON THE IMPORTANCE OF PARALEGALS IN DEALING WITH DISPUTES IN THE COMMUNITY**

PENYULUHAN HUKUM BAGI PEMUDA DESA BENTAKAN MENGENAI PENTINGNYA PARALEGAL DALAM MENGHADAPI SENGGKETA DI MASYARAKAT

*Firstnandiar Glica Aini Suniaprily*  
Fakultas Hukum Universitas Islam Batik Surakarta  
[firstnandiar@gmail.com](mailto:firstnandiar@gmail.com)

*Adhy Nugraha*  
Fakultas Hukum Universitas Islam Batik Surakarta  
[Adhynugraha.law@gmail.com](mailto:Adhynugraha.law@gmail.com)

*Ariy Khaerudin*  
Fakultas Hukum Universitas Islam Batik Surakarta  
[Ariy.khaerudin@gmail.com](mailto:Ariy.khaerudin@gmail.com)

*Pramono Hadi*  
Fakultas Pertanian Universitas Islam Batik Surakarta  
[Pramhadi999@gmail.com](mailto:Pramhadi999@gmail.com)

*Ikke Nurhayati<sup>5</sup>*  
Akademi Nusantara Cilacap  
[ikkenurhayati@gmail.com](mailto:ikkenurhayati@gmail.com)

### **Abstract**

The implementation of the provision of Legal Aid to citizens is an effort to fulfil and at the same time as the implementation of a state of law that recognises, protects and guarantees the human rights of citizens to the need for access to justice and equality

before the law. The Permenkumham states that Paralegals regulated in this Ministerial Regulation are Paralegals who carry out the provision of legal aid and are registered with Legal Aid Providers. The provisions of Article 11 and Article 12 of the Permenkumham Paralegal states that Paralegals can provide litigation and non-litigation Legal Aid after being registered with a Legal Aid Provider and obtaining a basic Paralegal training certificate. The provision of Legal Aid in litigation by Paralegals is carried out in the form of advocate assistance within the scope of the same Legal Aid Provider, for this reason legal counselling is carried out for bentakan village youth regarding the importance of paralegals in dealing with disputes in the community so that these youth understand that the community has the right to legal assistance and is given access to protection against the disputes they are facing.

**KEYWORD** : *LEGAL COUNSELING, PARALEGAL, DISPUTE, COMMUNITY*

## **INTRODUCTION**

Indonesia is one of the countries that adheres to the ideals of a state of law in accordance with the 1945 Constitution of the Republic of Indonesia (UUD NRI 1945), so that all state activities in organizing government or in carrying out development must be based on legal provisions, but the phenomenon is that people take the law into their own hands (*eigenrichting*) or self help in solving problems due to distrust in criminal law in the judiciary (Leden, 2009).

The decline in public confidence in criminal law enforcement is one of the phenomena that occurs so much that people think that the law can be traded even the people of Bentakan Village question that justice still overlaps, not realizing a justice in law enforcement in Indonesia.

Theoretically, law enforcement in a country according to Sajipto Raharjo should ideally be seen as an interactive process, what is shown to the public as a result of law enforcement work cannot be accepted as the work of law enforcers themselves, but rather a result of the work of the process of mutual influence between the various components involved in the process. Furthermore, the interactive process of each component seen in the law enforcement process can take place properly, if the readiness and each of these components is sufficient, otherwise the role of law both in maintaining stability and in supporting or directing will not be effective (Suniapriyly, F. G. A., Putri, H. A. A., & Dewi, N, 2024).

The implementation of the provision of Legal Aid to citizens is an effort to fulfill and at the same time as the implementation of a state of law that recognizes, protects and guarantees the human rights of citizens for the need for access to justice and

equality before the law.

Thus, in order to fulfill the need for the right to legal aid for every poor person in conflict with the law, the role of paralegals is certainly needed to handle non-litigation and litigation cases. To accommodate this, the Ministry of Law and Human Rights of the Republic of Indonesia on January 17, 2018 promulgated the Regulation of the Minister of Law and Human Rights of the Republic of Indonesia Number 1 of 2018 concerning Paralegals in Providing Legal Aid (Khalid, A., & Saputra, D. E, 2019).

## **RESEARCH METHOD**

The explanation in the introduction related to the importance of insight related to paralegals for the Bentakan Village community in Baki Sukoharjo, Central Java, so community service activities in the form of legal counseling are carried out to provide information and legal knowledge related to the importance of information about the paralegal profession to protect people affected by legal cases or legal disputes, then to realize a resilient and productive young generation to the community as a form of learning or education (Sihombing, E. N, 2019). The stages of activities carried out in this community service activity are: Determining the location or place for the implementation of legal counseling, coordinating with the local village head regarding the readiness of the village community and the legal needs needed, preparing materials related to PPT, and conducting counseling on the importance of insights related to the paralegal profession for youth by involving KKN students of Universitas Islam Batik Surakarta.

## **RESULTS AND DISCUSSION**

Counseling activities in Bentakan Village began with the opening represented by the Head of the Bentakan Village KKN, because the village head was on permission and could not attend the event, then the event was handed over to KKN students, along with representatives from the Faculty of Law of the Islamic University of Batik Surakarta, namely Dr.Hanuring Ayu,S.H., M.H. which was marked by giving a plaque from the Faculty of Law of the Islamic University of Batik Surakarta to the Head of Youth Organization RW 6 Bentakan Village. Based on the big theme raised, the content of the legal material provided is more focused on legal counseling on the importance of the paralegal profession for people's lives in the present, especially for the Bentakan

village community, therefore this legal counseling is focused on bentakan village youth in order to have insight that in the present legal material is needed in all lines of community life, this material was chosen based on the needs of the Bentakan Village community in an effort to increase public understanding of the law to create a strong and productive young generation. A paralegal is a lawyer's assistant who practices and serves clients facing legal problems. The presentation of the material was delivered in a simple manner with languages that were easily understood and understood by the Bentakan Village community (Ayu, H., & Zuhri, L, 2025).

The presentation of the material was delivered in a simple manner with languages that were easy to understand and comprehend by the people of Bentakan Village.

A number of things were found related to the problems of Bentakan Village, namely:

1. Why is legal protection very important for people's lives?
2. Why is injustice still overlapping, blunt above sharp below?

According to the people of Bentakan Village, the law in Indonesia is no longer able to be effectively enforced, for example the law for corruptors whose sanctions are not proportional to state losses. Basically, the law is made to create justice in society. But in reality, the law is currently not being implemented properly. There have been many injustices that occur in the law in Indonesia, even the law is like goods that are traded.

To fulfill the need for the right to legal aid for every poor person in conflict with the law and to overcome the uneven distribution of legal aid providers, of course, the role of paralegals is needed to handle non-litigation and litigation cases. Paralegals appear in the long journey of the work of legal aid institutions, playing an important role in facilitating the formation of people's organizations, educating, raising awareness, conducting social analysis, advocacy, assisting lawyers, mediating and collecting documentation.

Legal counseling related to the importance of the paralegal profession for the community carried out by Lecturers of the Faculty of Law, is an effort to provide knowledge to Bentakan Village, at first the speaker asked what the Bentakan Village community knew about fairness in law? That the answers of the Bentakan Village

Community vary there are those who answer that fair is equal, fair is balanced, and here the Faculty of Law Lecturers provide education about the meaning of fair, fair in the context of law here such as the bentakan village community saying equal or balanced we can take an example of elementary school children given 5 thousand rupiah pocket money with college children given 5 thousand rupiah pocket money can it be called fair? The answer was answered by the Bentakan village community with no, so here fair in the context of the law is everything that is in accordance with its proportions (Muhlizi, A. F, 2019).

In the case of corruption cases if imprisoned does not mean rejoicing, in this case the community should ask whether the corruption money was returned by the corruptors, if we only demonstrate about prison it will not make the corruptors deterrent, here what we are fighting for is how the money that was corrupted was returned. Legal counseling here the speaker also explained the importance of the crime of sexual violence for the Bentakan village community because the community, especially women and children, needs to be equipped with knowledge about the boundaries to protect themselves from perpetrators of sexual violence (Adami Chazawi, 2005).

As we know that sexual violence is legally regulated in the Criminal Code (KUHP) precisely in Article 285 and Article 289. Article 285 explains that anyone who commits an act of violence by force against a woman who is not his legal wife will be subject to criminal punishment for rape with a penalty of imprisonment for twelve years, while Article 289 of the Criminal Code explains that anyone who commits coercion by violence and commits obscene acts is punishable by a penalty of imprisonment for a maximum of nine years, this is because these actions have violated the norms of decency and religious norms (Josua Sitompul, 2007).

The speaker also explained the importance of insights related to alcohol, gambling. The nature of gambling is an act that is contrary to religious norms, morals, decency, and law, and is harmful to the livelihood and life of the community. The implementation of gambling has a negative and detrimental impact on the morals and mentality of the community, especially for the younger generation, therefore it is necessary to strive for the community to stay away from this which can harm themselves and others. In Article 303 paragraph (3) of the Criminal Code, the provisions of this Article also cover forms and types of gambling that may arise in the

future as long as they are included in the category of gambling. Efforts to handle gambling cases there are two theories of countermeasures that have been carried out including this gambling crime in particular, namely the Preventive pattern (prevention before the crime occurs) and the Repressive pattern (prevention after the crime, this crime is usually called a legal process).



**Picture 1. Photo with Youth Organization RW 6 Bentakan Village For Legal Counselling**

## **CONCLUSION**

In general, the results of legal counseling in the context of this community service activity received a positive response from the participants of Karang Taruna RW 6 who were Bentakan Village community members, in this series of legal counseling events participants could understand the forms of positive law Public order, sexual crimes, alcohol, gambling, corruption. the impact of sexual violence, alcohol, gambling, then litigation and non-litigation efforts. The future implication of the legal counseling that discusses the provision of insight into paralegals in Bentakan Village is the emergence of legal awareness of Bentakan Village residents to hopefully prevent each other from committing criminal law crimes, with the legal counseling filled by presenters who are experts in the field of law, the community is expected to understand how legal procedures if these cases occur in the Bentakan Village area of Baki Sukoharjo. The author would like to thank the Head of Bentakan Village Baki Sukoharjo and his staff who have given the opportunity to organize this event to the fullest, then thank all the participants of legal counselors who have attended the activities in the framework of

community service, and also to the lecturers of the Faculty of Law, Universitas Islam Batik Surakarta who have helped the event to be carried out well from beginning to end.

## **REFERENCES**

Adami Chazawi, 2005, *Tindak Pidana Mengenai Kesopanan*, PT, Raja Grafindo Persada, Jakarta.

Ayu, H., & Zuhri, L. (2025). LEGAL SOCIALIZATION ON THE RISE OF ONLINE LOANS IN LAWEYAN VILLAGE, SURAKARTA. *Semar Law Society: Jurnal Pengabdian Masyarakat Bidang Hukum*, 1(1).

Josua Sitompul, 2007, *Cyberpace Cybercrimes Cyberlaw; Tinjauan Aspek Hukum Pidana (CetIII)* Jakarta, PT Tatanusa.

Khalid, A., & Saputra, D. E. (2019). Tinjauan Yuridis Tentang Paralegal Dalam Pemberian Bantuan Hukum. *Al-Adl: Jurnal Hukum*, 11(1).

Leden, M. (2009). *Proses Penanganan Perkara Pidana*, (Jakarta: Sinar Grafika, 2009).

Muhlizi, A. F. (2019). Penguatan peran tokoh adat sebagai paralegal dalam memberikan bantuan hukum. *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional*, 8(1).

Sihombing, E. N. (2019). Eksistensi Paralegal dalam Pemberian Bantuan Hukum bagi Masyarakat Miskin. *Jurnal Ilmiah Penegakan Hukum*, 6(1).

Suniapriyly, F. G. A., Putri, H. A. A., & Dewi, N. (2024). Guarantee of Legal Protection for Child Laborers Regarding Types of Work and Working Hours in Accordance with Normative Rules. *LEGAL BRIEF*, 13(1).

## **DECLARATION OF CONFLICTING INTERESTS**

The authors state that there is no conflict of interest in the publication of this article.

## **FUNDING INFORMATION**

None

## **ACKNOWLEDGMENT**

The authors thank to the anonymous reviewer of this article for their valuable comment and highlights.

## **HISTORY OF ARTICLE**

Submitted :  
Revised :  
Accepted :  
Published :

**Another information:**

*In case of article in Bahasa Indonesia, the sub-chapter should be:*

Pendahuluan

Metode

Hasil dan Pembahasan

Kesimpulan

Referensi

Pernyataan Konflik Kepentingan

Informasi Pendanaan

Ucapan Terimakasih

## **SOCIALIZATION ABOUT THE IMPACT OF BULLYING AT SDN 03 KRAGILAN MOJOLABAN**

YULIAN DWI NURWANTI,  
UNIVERSITAS ISLAM BATIK SURAKARTA  
[yulianwinurwanti98@gmail.com](mailto:yulianwinurwanti98@gmail.com)

ADHY NUGRAHA,  
UNIVERSITAS ISLAM BATIK SURAKARTA  
[adhy.nugraha@gmail.com](mailto:adhy.nugraha@gmail.com)

NOURMA DEWI,  
UNIVERSITAS ISLAM BATIK SURAKARTA  
[nourmadewio3@gmail.com](mailto:nourmadewio3@gmail.com)

M AZIZ ZAELANI  
UNIVERSITAS ISLAM BATIK SURAKARTA  
[zael.aziz@gmail.com](mailto:zael.aziz@gmail.com)

### **Abstract**

The aim of this research is to find out the impact of bullying on a child's personality and educational process. The research results show that bullying has a negative impact on a child, whether the child is the perpetrator of bullying or as a victim. One of the impacts of bullying for a child who is a bully is that a child who is a bully tends to have poor empathy and social interactions and tends to have abnormal behavior. Such as hyperactive behavior towards the surrounding environment. Apart from that, perpetrators of bullying also have the potential to experience mental health disorders such as uncontrolled emotional symptoms and so on. Meanwhile, one of the impacts of bullying for children who are victims of bullying is that the victim will

experience physical and non-physical violence. For example, often being socially isolated, not having close friends, not having a good relationship with parents, declining mental health, and the worst impact for children who are victims of bullying is that it can cause depression and even lead to suicide. This can cause children who are victims of bullying to experience prolonged trauma. Apart from that, a child who is a victim of bullying will also experience disruption to their learning and academic activities. One of the actions that can be taken to a child who is the perpetrator or victim of bullying is to give them love, trust, and involve them in positive activities and provide them with an understanding of the bad impacts of bullying. For this reason, there needs to be cooperation between schools, teachers and parents to overcome bullying against children.

**KEYWORDS:** *FORMS OF BULLYING, IMPACT OF BULLYING, PERSONALITY*

## **Introduction**

The phenomenon of bullying behavior among teenagers is like an endless vicious circle. Bullying cases continue to increase both in terms of quality and quantity, reflecting deep concern about this problem. The root of the problem in the high number of bullying cases lies in the lack of long-term and comprehensive prevention efforts to overcome bullying in the school environment. Bullying in the school environment is a special type of aggression in which students display long-term and repeated aggressive behavior towards peers. This aggressive behavior is deliberately carried out against students who cannot defend themselves because of the imbalance between the two. Bullying behavior in the school environment is actually widely known by students, but there are also students who do not report this

to their teachers or parents because they are afraid of becoming victims or even feel that they do not need to report it to intervene.<sup>1</sup>

The increase in bullying incidents is often caused by a lack of understanding between the various parties involved. Schools, parents and the general public do not yet have a unified view regarding how serious the problem of bullying is and how to overcome it. This difference in perception causes the handling of bullying to be less effective, so that cases of bullying continue to emerge. Plus there is no comprehensive policy from the government to handle it. This action cannot be justified whatever the reason, especially students who have reasons to seek their identity or seek their identity by carrying out aggressive actions such as bullying. Basically, as an educated person, you must be able to determine good decisions and bad decisions for the short and long term. Through awareness and joint efforts from all parties, it has an impact on creating a safe and conducive environment for children's development.<sup>2</sup>

Personality is a person's characteristics or behavior that can differentiate him from other people. There are many factors that cause each person's personality to be different, for example, hereditary factors, physical, mental development factors, age and the surrounding environment. Thus, it can be seen that a person's personality development is dynamic, meaning that a person's personality can change at any time depending on the stages and life experiences they experience. One of the factors that has a significant influence on the condition and development of a person's personality is environmental factors, whether family, school or community

---

<sup>1</sup> Ahmad, N., Muslimin, A. A., & Sida, S. C. (2022). Analisis Perilaku Bullying Antar Siswa Terhadap Pembentukan Karakter Siswa di Sekolah Dasar Negeri Sangir Kecamatan Wajo Kota Makassar Sulawesi Selatan. *Naturalistic: Jurnal Kajian dan Penelitian Pendidikan dan Pembelajaran*, 7(1), 1318-1333.

<sup>2</sup> Hidayati, Nurul. "Bullying Pada Anak: Analisis dan Alternatif Solusi". *Jurnal Insan* 14, no. 1 (April 2012): 43-44.

environment. For a child who is in the educational period, the school environment has an important influence on the formation of a child's personality. This means that a person's personality is greatly influenced by the events or events they experience at school. Therefore, it is very important for parents and teachers to continue to supervise the activities carried out by children and students in the school environment.<sup>3</sup>

Recently, there has been a lot of violence against school-age children. Of course, this is very worrying for the world of education and parents. Schools, which should be a place for children to gain knowledge and help shape positive personal character, have actually become places where bullying thrives, giving children fear of entering. According to Randall, bullying is aggressive behavior that is intentionally intended to cause physical or psychological discomfort to other people. So, this act of bullying is oppression carried out by someone against another person. This act of bullying originates from outside a person but has a significant impact on the personality and mental development of the perpetrator and victim of bullying.<sup>4</sup>

The most important effort to overcome bullying in children is to provide love, trust, and involve both the perpetrator and the victim. Not only that, cooperation between schools, teachers and parents is needed to overcome bullying against children. With a good and healthy self-concept, children are able to withstand the bad influences of their environment and friends. This is an important concern that good parenting will produce a good personality in children. Children can also develop well and be able to

---

<sup>3</sup> Haslan, M. M., Dahlan, D., & Yuliatin, Y. (2020). Perilaku Perundungan (Bullying) dan Dampaknya Bagi Anak Usia Sekolah (Studi Kasus Pada Siswa SMP Negeri Se-Kecamatan Kediri Lombok Barat). *Jurnal Pendidikan Sosial Keberagaman*, 7(2).

<sup>4</sup> Astuti, L. P. (2023). PERAN GURU BIMBINGAN DAN KONSELING DALAM MENGATASI BULLYING VERBAL DI SEKOLAH MENENGAH PERTAMA. *Aflah Consilia: Jurnal Bimbingan dan Konseling*, 2(1), 20-26.

actualize themselves according to their potential. Furthermore, parents, other family members and teachers should provide good models or examples for children so that children have role models to emulate. Therefore, researchers conducted research on "Socialization of the Impact of Bullying at SDN 03 Kragilan".

## **Literature Review**

Bullying is defined as repeated aggressive behavior carried out by individuals or groups with the aim of hurting, intimidating or controlling other individuals who are considered weak and less capable of self-defense. This behavior includes an imbalance of power or authority, where the perpetrator has more physical or psychological power compared to the victim. Bullying can take many forms, including physical (hitting, kicking), verbal (insulting, mocking), social (ostracizing, spreading rumors), and cyberbullying (using technology to harass and degrade)<sup>5</sup>

Bullying has become a negative phenomenon that often occurs among teenagers. Adolescence is a transition period from children to adults, where they begin to get to know the environment outside the family such as school and society. Developing teenagers continue to have social interactions both with fellow teenagers and the surrounding environment (Aminah & Nurdianah, 2019). In this phase, teenagers experience significant changes physically, psychologically and socially. Teenage characters tend to be unstable and easily influenced, encouraging them to act as they wish without considering the long-term consequences. Teenagers also often follow existing trends, making them want to distinguish themselves both as individuals and as members of certain groups. It can be said that teenagers are starting to leave behind childish traits but have not yet fully shown adult

---

<sup>5</sup> Sucipto. "Bullying dan Upaya Meminimalisasikannya." *Jurnal Psikopedagogia* 1, no. 1 (Juni, 2012): 11-12.

characteristics. However, it is important to note that the cognitive, affective and psychomotor development of adolescents is rapid and has its own characteristics. In other words, teenagers can be considered as "prototypes" of adult humans, who require special attention in their development process.

Bullying has become a problem that damages social dynamics, where a person or group of individuals repeatedly tries to harm those who are more vulnerable, either through physical attacks such as hitting and kicking, or verbal intimidation by belittling or spreading baseless rumors. These negative actions reflect deep-rooted hostile attitudes, a destructive cycle in which today's victim potentially becomes tomorrow's perpetrator, trapped in the mistaken cognitive schema that bullying is a justifiable act. Perpetrators of bullying tend to have excessive self-confidence and are prone to violent behavior. Bullying is often fueled by a desire to exert power, seek sadistic gratification, or create a stressful environment for those who are powerless.<sup>6</sup>

Teenage deviant behavior can be classified as delinquency, because it violates generally accepted social norms. Indonesia has a large population of teenagers and they can be valuable assets for the country if they can develop and show positive and useful potential. However, this large number of teenagers can also pose a serious threat to the nation if they display negative behavior or are involved in various forms of juvenile delinquency. Therefore, efforts to prevent juvenile delinquency are needed that involve cooperation from various parties, including families, schools, communities and the government. With an integrated approach involving all elements of society, it is hoped that the positive potential of adolescents can be developed optimally, while the risk of deviant behavior can be minimized.

---

<sup>6</sup> Faizah, Firsta dan Amna, Zaujatul. (2017). "Bullying dan kesehatan Mental Pada Remaja Sekolah Menengah Atas di Banda Aceh". *International Journal of Child and Gender Studies* 3, no. 1 (Maret 2017): 79-80

This is important to ensure that Indonesia's large teenage population truly becomes an asset, not a threat, to the nation's future.<sup>7</sup>

## **Research Objectives And Benefits**

A. The objectives to be achieved by the author in this research are:

To find out the impact of bullying at SDN 03 Kragilan

B. Benefits of Research

It is hoped that this research will provide benefits for the development of science.

The following expected benefits are:

1. Theoretical Benefits

Can add and provide knowledge for writers and readers in exploring knowledge, especially about bullying

2. Practical Benefits

Can provide useful outreach to the village regarding Bullying Prevention at SDN 03 Kragilan

## **Research Methods**

The implementation of service activities is carried out in the form of structured and comprehensive socialization with the theme The Impact of Bullying at SDN 03 Kragilan. Meanwhile, the targets or respondents were grade 6 elementary school students at SDN 03 Kragilan.

---

<sup>7</sup> Darmayanti Hima, dkk. "Bullying di Sekolah: Pengertian, Dampak, Pembagian dan Cara Menanggulangnya". *Jurnal Ilmu Pendidikan* 17, no. 1 (2019): 58.

## Results and Discussion

Implementation of Juvenile Delinquency Socialization in Kragilan Village was held on Monday, May 19 2025.



Bullying is an act that cannot be justified in religion and social interactions. There are many types of bullying. According to Wardhana, there are four forms of bullying, as follows: First, verbal bullying is the most commonly used form of bullying. Verbal bullying is easy to do and can be whispered in front of adults and peers. Such as insults, ridicule and words that hurt other people. Second, physical bullying, is the most visible and identifiable type of bullying among other forms of bullying. Such as punching, kicking, slapping, spitting or any form of physical

violence. Third, Relational Bullying, this type is the most difficult to detect from the outside. Relational bullying is the systematic weakening of the victim's self-esteem through neglect, exclusion, ridicule and all forms of actions to alienate someone. Fourth, Cyber Bullying, this is the newest form of bullying due to the increasing development of technology, the internet and social media. Such as sending hurtful messages or using images, leaving cruel voicemail messages, calling continuously without stopping but not saying anything (silent calls), creating websites that are embarrassing for the victim, avoiding or keeping the victim out of chat rooms and so on.<sup>8</sup>

The impact of bullying is not only felt by the victims, the perpetrators of bullying also have a negative impact on themselves and their environment. The impact on bullies includes that bullies have minimal empathy in social interactions. It's not just his empathy that's problematic, but his behavior is also abnormal. Hyperactive and pro-social behavior are interrelated with the actions of the perpetrator of bullying towards the environment around him. Perpetrators of bullying have higher levels of mental health disorders, especially emotional symptoms, compared to victims of bullying. The impact for victims of bullying includes experiencing physical and verbal violence. Actions like this can cause lasting trauma for the victim.

Not only trauma is experienced by victims of bullying, academic learning outcomes are also greatly affected by victims of bullying. Physical violence received by victims of bullying includes often being socially isolated, not having close friends,

---

<sup>8</sup> Firdaus Muhammad, Fery. "Upaya Mengatasi Bullying di Sekolah Dasar dengan Mensinergikan Program Sekolah dan Parenting Program Melalui Whole-School Approach". *Jurnal Pendidikan Sekolah Dasar 2*, no. 2 (Desember, 2019): 55.

not having a good relationship with parents, declining mental health, and worst of all, bullying can lead to depression and even trigger suicide<sup>14</sup>. According to Douglas Vanderbilt & Marilyn Augustyn, bullies have mental health problems such as high levels of depression and psychological stress, experience anxiety disorders, and have many social problems, tending to have anti-social personalities. If you look at the statement above, the impact of bullying does not only target the victims but also the perpetrators of the bullying. This act of bullying cannot be justified whatever the reason. Moreover, acts of bullying against children have a huge impact on their future. At their age they should always be filled with feelings of happiness and joy, not filled with feelings of depression arising from their environment. This will instill deep trauma in the child.<sup>9</sup>

## **Conclusion**

Based on the research results, it can be concluded that bullying is an aggressive act, both repeatedly, and there is a difference in strength between the perpetrator and the victim. The impact of bullying on perpetrators and victims includes that perpetrators of bullying have minimal empathy in social interactions. It's not just his empathy that's problematic, but his behavior is also abnormal. Hyperactive and pro-social behavior are interrelated with the actions of the perpetrator of bullying towards the environment around him. Perpetrators of bullying have higher levels of mental health disorders, especially emotional symptoms, compared to victims of bullying. The impact for victims of bullying includes experiencing physical and verbal violence. Actions like this can be long-lasting trauma for the victim. Not only trauma is experienced by victims of bullying, academic learning outcomes are also greatly affected by victims of bullying. Physical violence received by victims of bullying

---

<sup>9</sup> Hidayati, Nurul. "Bullying Pada Anak: Analisis dan Alternatif Solusi". *Jurnal Insan*14, no. 1 (April 2012): 43-44.

includes often being socially isolated, not having close friends, not having a good relationship with parents, declining mental health, and worst of all, bullying can cause depression and even lead to suicide. The most important effort to overcome bullying in children is to provide love, trust, and involve both the perpetrator and the victim. Not only that, cooperation between schools, teachers and parents is needed to overcome bullying against children.

## References

Ahmad, N., Muslimin, A. A., & Sida, S. C. (2022). Analisis Perilaku Bullying Antar Siswa Terhadap Pembentukan Karakter Siswa di Sekolah Dasar Negeri Sangir Kecamatan Wajo Kota Makassar Sulawesi Selatan. *Naturalistic: Jurnal Kajian dan Penelitian Pendidikan dan Pembelajaran*, 7(1), 1318-1333.

Astuti, L. P. (2023). PERAN GURU BIMBINGAN DAN KONSELING DALAM MENGATASI BULLYING VERBAL DI SEKOLAH MENENGAH PERTAMA. *Aflah Consilia: Jurnal Bimbingan dan Konseling*, 2(1), 20-26.

Darmayanti Hima, dkk. "Bullying di Sekolah: Pengertian, Dampak, Pembagian dan Cara Menanggulangnya". *Jurnal Ilmu Pendidikan* 17, no. 1 (2019): 58.

Faizah, Firsta dan Amna, Zaujatul. (2017). "Bullying dan kesehatan Mental Pada Remaja Sekolah Menengah Atas di Banda Aceh". *International Journal of Child and Gender Studies* 3, no. 1 (Maret 2017): 79-80.

Firdaus Muhammad, Fery. "Upaya Mengatasi Bullying di Sekolah Dasar dengan Mensinergikan Program Sekolah dan Parenting Program Melalui Whole-School Approach". *Jurnal Pendidikan Sekolah Dasar* 2, no. 2 (Desember, 2019): 55.

Haslan, M. M., Dahlan, D., & Yuliatin, Y. (2020). Perilaku Perundungan (Bullying) dan Dampaknya Bagi Anak Usia Sekolah (Studi Kasus Pada Siswa SMP Negeri Se-Kecamatan Kediri Lombok Barat). *Jurnal Pendidikan Sosial Keberagaman*, 7(2).

Hidayati, Nurul. "Bullying Pada Anak: Analisis dan Alternatif Solusi". *Jurnal Insan* 14, no. 1 (April 2012): 43-44.

Hidayati, Nurul. "Bullying Pada Anak: Analisis dan Alternatif Solusi". *Jurnal Insan* 14, no. 1 (April 2012): 43-44.

Sucipto. "Bullying dan Upaya Meminimalisasikannya." *Jurnal Psikopedagogia* 1, no. 1 (Juni, 2012): 11-12.

Firdaus Muhammad, Fery. "Upaya Mengatasi Bullying di Sekolah Dasar dengan Mensinergikan Program Sekolah dan Parenting Program Melalui Whole-School Approach". *Jurnal Pendidikan Sekolah Dasar* 2, no. 2 (Desember, 2019): 55.

<sup>1</sup> Hidayati, Nurul. "Bullying Pada Anak: Analisis dan Alternatif Solusi". Jurnal Insan14, no. 1 (April 2012): 43-44.

\*\*\*

#### **DECLARATION OF CONFLICTING INTERESTS**

The authors state that there is no conflict of interest in the publication of this article.

#### **FUNDING INFORMATION**

None

#### **ACKNOWLEDGMENT**

The authors thank to the anonymous reviewer of this article for their valuable comment and highlights.

#### **HISTORY OF ARTICLE**

Submitted :

Revised :

Accepted :

Published :

#### **Another information:**

*In case of article in Bahasa Indonesia, the sub-chapter should be:*

Pendahuluan

Metode

Hasil dan Pembahasan

Kesimpulan

Referensi

Pernyataan Konflik Kepentingan

Informasi Pendanaan

Ucapan Terimakasih

## **PEMBERDAYAAN MASYARAKAT DESA PIDEKSO DALAM PENGOLAHAN SAMPAH PLASTIK MELALUI ECOBRICK**

MUHAMMAD ABDUL HARIES  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[aharies12@student.uns.ac.id](mailto:aharies12@student.uns.ac.id)

AWANG ALPHIN TIO ENDRIYAN  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[awangalphintioendriyan@gmail.com](mailto:awangalphintioendriyan@gmail.com)

BERLIANA NUR RIZKYAH  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[berliananurrizkyah@gmail.com](mailto:berliananurrizkyah@gmail.com)

CAMAYLA CHITAVANNA SLOKA  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[tss26103@gmail.com](mailto:tss26103@gmail.com)

ISNA RAHMAWATI  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[isnarahmawati@gmail.com](mailto:isnarahmawati@gmail.com)

MELVA NOVIANDRA RAHMADHANI  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[isnarahmawati@gmail.com](mailto:isnarahmawati@gmail.com)

MUHAMMAD SYANDANA HIBATULLAH FAYYADHINDRA  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[muhammadshf@gmail.com](mailto:muhammadshf@gmail.com)

NABILAH SYAIKHAH  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[nabilahsyaikhah@gmail.com](mailto:nabilahsyaikhah@gmail.com)

WIDYA AL KARIMAH  
UNIVERSITAS SEBELAS MARET SURAKARTA  
[widyaalkarimah@gmail.com](mailto:widyaalkarimah@gmail.com)

## **Abstract**

Plastic waste management is one of the environmental challenges in various regions, including Pidekso Village. This problem requires a solution that involves active community participation. This article discusses the empowerment of the Pidekso Village community in plastic waste processing through ecobrick technology. Empowerment is carried out through a series of training and education aimed at increasing community awareness, skills, and capacity in converting plastic waste into valuable products to use ecobricks. The methods used include participatory approaches, socialization, and hands-on practice. The results of the empowerment show that the community is very enthusiastic about this activity and at the same time increase public awareness about waste management. In conclusion, this empowerment not only has a positive impact on the environment, but also has the potential to improve the economic welfare of the village community through the creative and sustainable use of plastic waste.

**KEYWORDS:** COMMUNITY EMPOWERMENT, PLASTIC WASTE, ECOBRICKS, PIDEKSO VILLAGE, ENVIRONMENT

## **Abstrak**

Pengelolaan sampah plastik menjadi salah satu tantangan lingkungan di berbagai daerah, termasuk Desa Pidekso. Permasalahan ini membutuhkan solusi yang melibatkan partisipasi aktif masyarakat. Artikel ini membahas pemberdayaan masyarakat Desa Pidekso dalam pengolahan sampah plastik melalui teknologi ecobrick. Pemberdayaan dilakukan melalui serangkaian pelatihan dan edukasi yang bertujuan untuk meningkatkan kesadaran, keterampilan, dan kapasitas masyarakat dalam mengubah sampah plastik menjadi produk bernilai guna menggunakan ecobrick. Metode yang digunakan mencakup pendekatan partisipatif, sosialisasi, dan praktik langsung. Hasil pemberdayaan menunjukkan masyarakat sangat berantusias dengan adanya kegiatan ini dan sekaligus meningkatkan kesadaran masyarakat tentang pengelolaan sampah. Kesimpulannya, pemberdayaan ini tidak hanya berdampak positif terhadap lingkungan, tetapi juga berpotensi meningkatkan kesejahteraan ekonomi masyarakat desa melalui pemanfaatan sampah plastik secara kreatif dan berkelanjutan.

**KATA KUNCI:** PEMBERDAYAAN MASYARAKAT, SAMPAH PLASTIK, ECOBRICK, DESA PIDEKSO, LINGKUN

## **1. PENDAHULUAN**

Limbah sampah plastik merupakan barang bekas yang tidak terpakai dan terbuat dari bahan kimia tak terbarukan. Sampah plastik digunakan dalam kehidupan sehari-hari sebagai kemasan berbagai produk baik makanan maupun barang. Limbah sampah plastik dapat dibedakan menjadi dua yaitu sampah plastik industri dan sampah plastik rumah tangga.

Sampah plastik industri berasal dari industri pembuatan atau pemrosesan plastik. Sedangkan sampah plastik rumah tangga dihasilkan dari aktivitas manusia sehari-hari. Sampah plastik akan terus diproduksi selama manusia hidup. Plastik berasal dari bahan petrokimia yang tidak seharusnya kembali ke lingkungan kita. Penelitian ilmiah menunjukkan bahwa bahan kimia ini berbahaya bagi manusia. Plastik yang tersebar, dibakar, atau dibuang akan terurai menjadi bahan kimia beracun. Seiring waktu, bahan kimia ini meresap ke dalam tanah, air, dan udara, yang kemudian diserap oleh tumbuhan dan hewan. Akhirnya, bahan kimia tersebut dapat menyebabkan cacat lahir, ketidakseimbangan hormon, dan kanker (Istirokhatun & Nugraha, 2020).

Limbah plastik menjadi salah satu masalah besar di seluruh dunia karena sifatnya tidak dapat terurai, sehingga mengancam kelangsungan hidup. Untuk mengatasi masalah ini, ada solusi alternatif yang ditawarkan untuk mengolah limbah plastik di era modern ini, yaitu dengan mengubahnya menjadi Ecobrick. Ecobrick adalah produk hasil pemikiran Russel yang berhasil mengurangi polusi. Kata "Ecobrick" berasal dari kata "Eco" yang berarti lingkungan dan "Brick" yang berarti bata, sehingga secara umum berarti bata yang ramah lingkungan. Ecobrick adalah botol plastik yang diisi padat dengan sampah non-biologis, yaitu plastik (Ecobricks.org, 2015). Teknik ini sederhana dan sangat mudah, sehingga dapat menyebar dengan cepat melalui jaringan sosial (komunitas, desa, sekolah, dll.). Tujuan dari Ecobrick adalah untuk mengurangi sampah plastik dan mendaur ulangnya dengan media botol plastik menjadi sesuatu yang berguna. Proyek komunitas dengan Ecobrick, seperti arisan, pameran, membuat meja kursi bangku, alat permainan, membangun taman sekolah atau kebun sayur di lingkungan perumahan, akan mengajak Masyarakat bersama-sama membersihkan dan menghijaukan lingkungan.

Pengelolaan limbah plastik bertujuan untuk mengurangi tumpukan sampah yang didominasi oleh plastik. Selain itu, pengelolaan limbah plastik juga bertujuan untuk menghemat lahan di tempat pembuangan akhir (TPA) serta mengurangi dampak polusi yang dapat mengganggu kesehatan dan menciptakan lingkungan yang asri. Tujuan dari program pengabdian masyarakat ini adalah untuk pemberdayaan masyarakat di desa Pidekso melalui pengelolaan limbah plastik menjadi Ecobrick. Manfaat dari program ini bagi masyarakat adalah peningkatan kesadaran dan perilaku masyarakat, serta peran aktif masyarakat dalam pengelolaan sampah plastik.

## 2. TINJAUAN LITERATUR

Sampah plastik menjadi salah satu permasalahan lingkungan terbesar di dunia. Di Indonesia, masalah ini semakin parah karena tingginya konsumsi plastik sekali pakai dan terbatasnya fasilitas untuk mendaur ulang sampah plastik. Salah satu alternatif inovatif yang berkembang dalam beberapa tahun terakhir adalah penggunaan **ekobrick**, yang merupakan teknologi pengelolaan sampah plastik dengan cara memasukkan plastik ke dalam botol plastik bekas untuk dijadikan bahan konstruksi yang lebih bermanfaat.

Ekobrick adalah metode pengelolaan sampah plastik yang melibatkan pembuatan bata atau blok yang terbuat dari plastik bekas. Sampah plastik dimasukkan ke dalam botol plastik bekas secara padat, sehingga botol tersebut menjadi bahan bangunan yang dapat digunakan untuk berbagai keperluan, mulai dari taman bermain, bangunan kecil, hingga dinding rumah. Proses ini membantu mengurangi volume sampah plastik yang sulit terurai dan meminimalkan dampaknya terhadap lingkungan.

Pengelolaan sampah plastik menggunakan ekobrick menawarkan beberapa keuntungan, antara lain:

- **Mengurangi Volume Sampah Plastik:** Dengan memadatkan plastik ke dalam botol, volume sampah plastik yang menumpuk dapat dikurangi secara signifikan.
- **Meningkatkan Kesadaran Lingkungan:** Proses pembuatan ekobrick melibatkan masyarakat, yang dapat meningkatkan kesadaran tentang pentingnya pengelolaan sampah plastik.
- **Mendukung Konstruksi Berkelanjutan:** Ekobrick dapat digunakan sebagai bahan konstruksi yang ramah lingkungan, menggantikan bahan bangunan konvensional yang lebih merusak lingkungan.
- **Sumber Daya yang Terjangkau:** Proses pembuatan ekobrick relatif sederhana dan murah. Hal ini memungkinkan masyarakat di berbagai lapisan ekonomi untuk berpartisipasi dalam pengelolaan sampah plastik.

### 3. METODE PELAKSANAAN

Kegiatan pendampingan yang dilakukan di Desa Pidekso menggunakan metode partisipatif melalui beberapa tahapan yaitu observasi, wawancara, edukasi, dan implementasi. Berikut langkah-langkah peklaksanaannya :

- 1) Observasi dan Wawancara : Tim melakukan kunjungan lapangan ke Desa Pidekso untuk mengidentifikasi permasalahan yang dihadapi oleh masyarakat setempat. Wawancara dilakukan dengan pemerintah desa dan beberapa masyarakat untuk memahami kendala utama, yaitu kurangnya pengetahuan mengenai pengelolaan sampah melalui metode *ecobrick*.
- 2) Edukasi dan Pendampingan Pengelolaan Sampah Plastik : Edukasi mengenai pengelolaan sampah plastik melalui pelatihan pembuatan *ecobrick* yang dimulai dengan cara mengumpulkan sampah plastik lalu bersihkan dan keringkan; Siapkan botol plastik ukuran 600ml atau 1,5 liter; Potong plastic menjadi ukuran kecil; Masukkan dan padatkan isi sampah plastik dalam botol menggunakan kayu; Ulangi langkah mengisi dan memadatkan sampah plastik hingga botol penuh tidak ada rongga; Tutup kembali botol plastik dengan tutup botol; *Ecobrick* siap digunakan.

#### 4. HASIL DAN PEMBAHASAN

Sampah plastik telah menjadi salah satu masalah lingkungan yang paling serius di Indonesia. Menurut data dari Kementerian Lingkungan Hidup dan Kehutanan (KLHK), Indonesia merupakan salah satu negara yang memiliki tingkat produksi sampah plastik tertinggi di dunia. Sampah plastik tidak hanya mencemari lingkungan, tetapi juga dapat menyebabkan kerusakan ekosistem dan berdampak pada kesehatan manusia (Istirokhatun & Nugraha, 2020).

Desa Pidekso, yang terletak di Kabupaten Wonogiri, Jawa Tengah, merupakan salah satu contoh desa yang memiliki masalah sampah plastik yang serius. Desa ini memiliki populasi sekitar 2.500 jiwa dan memiliki luas wilayah sekitar 1.200 hektar. Sampah plastik di Desa Pidekso umumnya berasal dari aktivitas sehari-hari masyarakat, seperti pembungkus makanan, botol plastik, dan tas plastik.

Untuk mengatasi masalah sampah plastik di Desa Pidekso, pemerintah desa dan masyarakat setempat telah melakukan beberapa upaya, seperti mengadakan kegiatan gotong-royong membersihkan lingkungan dan mengembangkan program pengelolaan sampah. Namun, upaya-upaya tersebut belum efektif dalam mengatasi masalah sampah plastik secara keseluruhan.

Dalam rangka meningkatkan efisiensi dan efektivitas pengelolaan sampah plastik di Desa Pidekso, pemerintah desa dan masyarakat setempat setuju untuk mengembangkan program Ecobrick. Ecobrick adalah sebuah metode pengelolaan sampah plastik yang menggunakan botol plastik sebagai wadah untuk mengumpulkan dan mengolah sampah plastik (Yusiyaka & Yanti, 2021). Metode ini telah terbukti efektif dalam mengurangi jumlah sampah plastik yang mencemari lingkungan dan meningkatkan kesadaran masyarakat.

Salah satu permasalahan lingkungan yang terjadi di Desa Pidekso adalah kurang adanya kesadaran masyarakat mengenai pengelolaan limbah rumah tangga khususnya limbah plastik. Desa Pidekso memiliki tujuh dusun yang jumlah warganya lumayan padat. Banyaknya kepala dalam rumah tangga tersebut pastinya menghasilkan limbah yang tidak sedikit. Akibatnya banyak sampah plastik yang tidak dikelola dengan baik sehingga membuat bank sampah yang berada di Desa Pidekso tidak berjalan dengan baik.

Pemberdayaan ekobrick di Desa Pidekso dilakukan dengan cara mengadakan kerja bakti desa untuk mengumpulkan sampah plastik yang ada di sekitar lingkungan masing-masing. Tidak hanya itu pemberdayaan juga dilakukan melalui Sosialisasi kegiatan yang harapannya memberikan pengetahuan lebih kepada masyarakat akan pentingnya mengelola limbah plastik dengan baik. Berbagai upaya dilakukan dengan kolaborasi antar stakeholder dan lapisan masyarakat Desa Pidekso untuk mewujudkan desa yang “apik dan resik” sesuai dengan slogan Desa Pidekso. Upaya lain yang dilakukan adalah juga dengan membuat tong sampah organik dan anorganik untuk

memisahkan limbah plastik dengan limbah yang lain. Limbah plastik memiliki banyak kegunaan apabila dapat dikelola dengan baik. Misalnya dapat dilakukan pemilahan untuk dijual ke Bank Sampah terdekat agar memiliki nilai ekonomis (Fauzi et al., 2020). Selain itu dapat dikelola dengan dijadikan sebagai hiasan desa melalui pembuatan ekobrick.

Tahapan membuat ekobrick tidaklah susah. Langkah-langkahnya yaitu:

- a. Kumpulkan sampah plastik lalu bersihkan dan keringkan
- b. Siapkan botol plastik ukuran 600ml atau 1,5 liter
- c. Potong plastik menjadi ukuran kecil
- d. Masukkan dan padatkan isi sampah plastik dalam botol menggunakan kayu
- e. Ulangi langkah mengisi dan memadatkan sampah plastik hingga botol penuh tidak ada rongga
- f. Tutup kembali botol plastik dengan tutup botol
- g. Ecobrick siap digunakan

Ecobrick penting untuk membantu mengurangi limbah plastik, mencegah pencemaran lingkungan, dan menginspirasi kesadaran akan pentingnya pengurangan sampah plastik. Dengan menggunakan metode ini, akan memudahkan masyarakat untuk mengelola limbah sampah plastik agar menjadi suatu produk yang berguna dan menguntungkan (Majida et al., 2023). Sayangnya tidak sedikit masyarakat yang malah acuh dan memilih untuk tidak peduli dengan permasalahan lingkungan yang ada di sekelilingnya.

Dalam jangka panjang, program Ecobrick di Desa Pidekso diharapkan dapat menjadi contoh bagi desa-desa lain di Indonesia dalam mengelola sampah plastik. Program ini telah membantu meningkatkan kesadaran masyarakat tentang pentingnya pengelolaan sampah yang baik dan meningkatkan efektivitas pengelolaan sampah plastik di desa. Dengan demikian, program Ecobrick dapat menjadi salah satu solusi untuk mengatasi masalah sampah plastik di Indonesia.

Program Ecobrick di Desa Pidekso telah membantu meningkatkan efektivitas pengelolaan sampah plastik di desa dan meningkatkan kesadaran masyarakat tentang pentingnya

## **5. PENUTUP**

Hasil kegiatan dapat disimpulkan bahwa dengan sosialisasi dan pengolahan sampah plastik menjadi ecobrick di Desa Pidekso dapat dilakukan dengan baik. Pengolahan sampah plastik menjadi ecobrick terbukti efektif dalam mengurangi jumlah sampah plastik yang mencemari lingkungan di Desa Pidekso. Dengan mengubah sampah plastik menjadi bahan yang berguna, program ini memberikan solusi konkret terhadap masalah limbah plastik. Program ini berhasil meningkatkan kesadaran masyarakat tentang pentingnya pengelolaan sampah yang baik, khususnya sampah

plastik. Masyarakat menjadi lebih peduli terhadap lingkungan dan aktif berpartisipasi dalam kegiatan pengumpulan dan pengolahan sampah. Selain manfaat lingkungan, program ecobrick juga memberikan manfaat ekonomi bagi masyarakat. Sampah plastik yang telah diolah menjadi ecobrick dapat dijual dan memberikan nilai tambah bagi masyarakat. Keberhasilan program ini tidak lepas dari kolaborasi yang kuat antara pemerintah desa, masyarakat, dan berbagai pihak terkait. Kerjasama yang baik antara semua pihak menjadi kunci keberhasilan program.

## 6. DAFTAR PUSTAKA

Fauzi, M., Sumiarsih, E., Adriman, A., Rusliadi, R., & Hasibuan, I. F. (2020). Pemberdayaan masyarakat melalui pelatihan pembuatan ecobrick sebagai upaya mengurangi sampah plastik di Kecamatan Bunga Raya. *Riau Journal of Empowerment*, 3(2), 87–96. <https://doi.org/10.31258/raje.3.2.87-6>

Istirokhatun, T., & Nugraha, W. D. (2020). Pelatihan Pembuatan Ecobricks sebagai Pengelolaan Sampah Plastik di Rt 01 Rw 05, Kelurahan Kramas, Kecamatan Tembalang, Semarang. *Jurnal Pasopati "Pengabdian Masyarakat Dan Inovasi Pengembangan Teknologi,"* 1(2), 85–90. <https://ejournal2.undip.ac.id/index.php/pasal2.undip.ac.id/index.php/pasopati/article/download/5549/3111>

Majida, A. Z., Muzaki, A., Karomah, K., & waliyah, M. (2023). Pemanfaatan Sampah Plastik dengan Metode Ecobrick Sebagai Upaya Mengurangi Limbah Plastik. *Profetik: Jurnal Pengabdian Masyarakat*, 1(01), 49–62. <https://doi.org/10.62490/profetik.v1i01.340>

Yusiyaka, R. A., & Yanti, A. D. (2021). Ecobrick: Solusi Cerdas Dan Praktis Untuk Pengelolaan Sampah Plastik. *Learning Community: Jurnal Pendidikan Luar Sekolah*, 5(2), 68. <https://doi.org/10.19184/jlc.v5i2.30819>