

Household Investment as an Alternative to Overcome Economics Impact of the Covid-19 Pandemic

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Abstract: Covid-19, which has pandemic status and has been ongoing in Indonesia since early 2020, has had a negative impact on the economy. The economic growth that had been attempted for years suddenly contracted and caused serious problems in the community whose growth had been attempted to increase for years. This research was conducted to determine the impact of Covid-19 on the economy of agricultural households in food and plantation areas, to obtain an overview of the efforts made by farmers to overcome it and to analyze the economic potential of the community, especially in the aspect of business investment originating from households. Descriptive analysis was carried out on 150 respondents consisting of rubber farmers, oil palm farmers and food crop farmers. The research results show that the households most affected by the Covid-19 pandemic are rubber and food farming households, while oil palm households are relatively less affected by the Covid-19 pandemic. The investment tendencies that respondents have made while running their businesses can be seen from the activities of buying land or gardens, building new gardens, developing other businesses or a combination of agricultural and non-agricultural activities. Efforts to solve economic problems through willingness to help with capital based on kinship priorities can be ranked from closest nuclear family, close relatives, distant relatives to closest neighbors. Developing an investment culture for families or households can be used as an effort to accelerate economic recovery in both the short and long term.

Keywords: Covid-19, Farming, Economy, Household Investment.

1. Background

The Covid-19 Task Force in the period March to August 2020 noted that the number of confirmed Covid-19 patients in Indonesia had not yet reached 100 thousand people. However, in the midst of a fairly large wave of layoffs (Termination of Employment Relations) due to Large-Scale Social Restrictions (PSBB) or the implementation of Community Activity Restrictions (PPKM), based on information obtained from the Covid-19 Task Force in the February 2021 period, it is known that the number of patients who Confirmed Covid-19 in Indonesia has reached 1.3 million people. It is feared that this condition will further encourage the next, larger wave of layoffs (Termination of Employment Relations) due to the cessation of some economic activities, including MSMEs (Micro, Small and Medium Enterprises). Data from the Central Statistics Agency (BPS) shows that the number of micro businesses occupies 99.9% of the number of business units in Indonesia, namely 62 million units (Ministry of MSMEs, 2019). Meanwhile, the rest are medium and large businesses which are mostly carried out by companies or corporations which employ approximately 16 million workers. Based on BPS data (2019), in Jambi Province in 2018 there were 90,845 micro businesses, 12,402 small businesses and 908 medium businesses. It is feared that the Covid-19 pandemic, apart from having an impact on large industrial businesses, will also have an impact on micro and small businesses which generally live in rural areas, including farmers, both food crop farmers and planters.

Looking at the poverty level aspect, BPS noted that in September 2020 there was an increase in the Poverty Depth Index and Severity Index compared to the beginning of the pandemic in March 2020. In 2020, BPS recorded that the number of unemployed people in Indonesia as of August 2020 was 9.77 million people. BPS also recorded a poverty figure of 24.79 million people and it is estimated that this will continue to increase as a result of the unsolved problem of the Covid-19 pandemic. This projection is based on the assumption of economic growth of

1% to minus 0.4%. If the projected economic growth occurs in the range of -2.2 to -1.7%, it is believed that the poverty rate will increase further.

When Large-Scale Social Restrictions (PSBB) were implemented, the government then budgeted for social assistance and various other forms of assistance. However, this was felt to be inadequate due to state budget limitations. Therefore, people from various social backgrounds voluntarily provide social assistance to ease the burden on people who experience food insecurity. When this assistance is provided, it will not be difficult if this enormous energy is then directed towards economic recovery of communities affected by Covid-19 in the form of capital/investment assistance as an effort to increase food security and independence. In other words, it is hoped that flexibility will occur in financial literacy: "from a willingness to help others", then elaborated into family or household investment financial literacy: "strong households help weak households through investment". This will become a new literacy model in the context of overcoming the economic crisis, realizing a national commitment based on Pancasila, especially the principles of humanity and social justice: "the strong help the weak". Financial literacy in this voluntary context needs to be developed so that full dependence on the government in overcoming the economic crisis is reduced and it is hoped that this can further accelerate economic recovery while reducing the rich-poor gap, even when the pandemic crisis is over.

In daily life practice, this kind of financial literacy model is included in the scope of household investment where one household can help at least one other household. Forms of investment assistance can be in the form of (1) Providing capital to build independent micro businesses, (2) using other households as supporting elements (workers) in their business, (3) cooperation between households (for example investment with a profit sharing agreement). The target households who receive assistance range from the closest household (relatives), to job seekers who need it so that they can become productive again and be able to lead a decent life.

The above model is called the "self-supporting investment chain model". The problem is that it is not yet known how much potential for social wisdom behavior to develop in society in the form of helping each other in economic activities, especially in rural areas. This is related to family or household investment literacy in the context of overcoming the impact of Covid-19, namely: "the strong help the weak". It is hoped that such a description of investment literacy practices can be used as a model for creating alternative policies in solving current and future economic problems.

To answer this problem, research is needed as well as an effort to develop agricultural economic theory, especially the household economics of farming itself, where investment is part of household economic activities. At the level of developing household economic theory, it can be stated that "households can not only behave as producers, consumers and labor providers, but can also act as investors or providers of investment capital". The hypothetical proposition that can be put forward is that "the higher the level of household investment, the faster the community's economic recovery will be." This research aims to 1) obtain an overview of the impact of Covid-19 on the economy of agricultural households, especially from the aspect of household or family income and investment in agricultural and plantation areas in Jambi Province. 2) Describe the efforts made by the community to overcome the impact of Covid-19; 3) Analyzing the potential and understanding of economically capable communities in the form of a "sense of crisis" tendency from social disasters to specific economic disasters in community business capital assistance.

1.1. Understanding Investment

Investment is one of the efforts that can be made to increase household income by carrying out productive activities, both directly and indirectly. Capital investment for investment activities in the context of a portfolio is to diversify income or is called diversification of business or livelihood (livelihood diversification). Business diversification can reduce the risk of both production and price fluctuations or market influences (Culas and Mahendrarajah, 2005). Regarding business investment orientation, it can be said that business diversification is not only useful for efficiency and minimizing investment risks for capital owners, but is also a solution for increasing income and profits for farming households with minimal capital (Barrett, et al. 2001).

Investment is divided into two groups, namely direct investment and indirect investment. Based on the type of investment, it is divided into 4 types, namely: 1) Autonomous and influenced investment. Autonomous

investment is an investment whose variations are not influenced by national income, so that changes can occur due to factors other than income. On the other hand, induced investment is an investment whose size is strongly influenced by changes in national income; 2) Public and Private Investment. Public investment is investment made by the state or government, while private investment is investment made by the private sector (individuals or corporations); 3) Domestic and foreign investment. Domestic investment is investment originating from domestic capital (rupiah) and foreign investment is investment originating from foreign capital; 4) Gross investment and net investment. Gross investment is the total amount of investment made at one time. Net investment is the reduction of the total depreciation value to total investment (Rosyidi, 1996).

1.2. Household Investment

Household investment is investment made by household units. In a macroeconomic approach, it can be categorized as a private investment group. This concept was first introduced by Miller and Watts (1967) through a microeconomic approach which discussed the theory of consumer behavior one year after Nakajima (1986) wrote the book Subjective Equilibrium Theory of The Farm Household. In their approach, Miller and Watts do not differentiate between family members as a community or as individuals in carrying out investment activities. Most investment studies start from individual behavior and continue with macro studies. The household approach starts from having a portfolio of funds used, including for consumption and other needs, so that investment becomes an inseparable part of other household activities, even though it is not stated explicitly. Household investment has a different character from individual and corporate investment because the source of capital and initiative comes not only from the head of the family but also from other family members, so that in one family more than one investment decision can occur. In this case, the household is seen as a microeconomic unit that has five activities, namely as a producer, consumer, labor provider, saving and capital provider.

Business promotion from various social media not only offers products or services but also offers investment with a reach that is increasingly expanding to rural areas. Moreover, with the increasing development of digital technology (digital literacy), it makes it very easy for people to interact with each other from various corners of the world and ultimately transform into a venue for business transactions, including investment offers or investment. In turn, investments made by households are one of the activities that increasingly shows its intensity amidst the ups and downs of the economy. If you look at stock investment, Indonesia is still far behind compared to its closest neighboring countries such as Malaysia, Singapore and Australia. From an investment aspect, Indonesia has only reached 0.15% of the population, while Malaysia has 15%, while Singapore and Australia have reached 30%. Moreover, it is feared that the impact of the Covid-19 pandemic will reduce investment interest among capital-owning households.

1.3. Determining Factors of Investment Decisions

The traditional view of the innovation decision-making process is called the adoption process. According to Suriatna (2004), adoption is a process of changing behavior in the form of knowledge, attitudes and skills in a person after receiving innovations presented by the target community. The adoption process consists of five stages, namely: (1) awareness, (2) interest, (3) assessing, (4) trying, and (5) implementing.

In reality, farmers do not just accept new ideas when they first hear them. According to Soekartawi et al. (1986) there are five stages in the innovation adoption process, namely:

1. The awareness stage is where someone begins to realize that there is an innovation
2. The interest stage is the stage where interest or interest arises
3. The assessment stage is the stage where someone begins to consider whether it is appropriate or not to implement it
4. The experimental stage is the stage for trying new ideas
5. The adoption stage is the stage when putting new ideas into practice.

Implementing innovation in business is an investment action. Viewed from a macro perspective, Sukirno (2012) states that the factors that influence the decision to invest include interest rates, national income levels and their variability, expected results (dividends), company profits, economic and political situations, technological

developments and policies. government in credit service procedures.

A similar study on investment decisions was also conducted by Das et al. (2014) from the aspect of demographic factors; Dash (2010) regarding the influence of key factors that play a role in investment behavior between men and women, concluded that each person is the same in all aspects related to future life but is different in aspects of financial planning.

Farmers/planters' income can be sourced from: 1) Primary production results from farming, forestry, animal husbandry, fisheries or fishing including wages for farm workers, sales of results and consumption of farming products; 2) Non-agricultural or non-agricultural activities, namely all activities that generate income other than primary agricultural production, including mining, processed products, public services, developers, trade, transportation, government employees; 3) Work wages in an employer-employee relationship; 4) Wages from own business; 5) Income activities take place on farms outside the farming area or domicile; 6) Non-agricultural income outside the agricultural area or domicile (Loison, 2015).

There are several reasons why households invest in order to diversify their income, namely because of access to public assets such as roads, private assets such as education and credit (Escobal, 2001). Apart from that, it is also driven by motivation and knowledge about investment itself. Abdulai and CroleReess (2001) found that poor households have fewer opportunities to engage in non-farming activities such as raising livestock and non-agricultural businesses. Under these conditions, handling the impact of the Covid-19 pandemic is difficult without new breakthroughs. Efforts to overcome the impact of Covid should be carried out in a balanced manner between preventing transmission and restoring economic conditions (Gong, et al. 2020). The Organization for Economic Cooperation and Development (OECD, 2020) recommends policy actions by governments that include: Establishing a shared vision for rebuilding the economy and ensuring socio-economic organizations contribute actively; 2) Develop an action plan to achieve a transition to a more inclusive and sustainable development model with a clear role for the social economy; 3) Promoting social innovation practices and collaboration, including through funds to support experimentation and innovation as is done for technological innovation; 4) Continue to diversify the financial resources available to socio-economic organizations through legal frameworks and public programs; 5) Create and share tools to provide social impact data that is not burdensome but can document progress and identify those with the highest impact.

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2. Research Method

The research was carried out in food producing centers (rice) and main plantations, namely in Kumpeh Ilir District, Sungai Bahar District (oil palm) and Mestong District (rubber). The research respondents were farmers, traders and employees in the research area. The number of respondents for each group was 50 people and were taken randomly until the desired sample size was sufficient so that the total number of respondents was 150 people. The villages selected are those that are assumed to be business center villages, either as sub-district capitals or areas adjacent to the sub-district capital. This research chose Tempino Village for Mestong District, because this village is located at the intersection of the Jambi-South Sumatra traffic route which carries a lot of vehicles and visually is a quite busy area compared to other villages. For Sungai Bahar District, Sungai Bahar Village was chosen, which is a shopping center in the Sungai Bahar area. Then, for Kumpeh District, Mekar Sari Village was chosen, which is a village on the Jambi-Suak Kandis Tanjung Jabung Timur route.

Data analysis. The data taken is cross-sectional data and analyzed using descriptive analysis by describing the distribution of respondents' socio-economic data and the basic business potential that underlies investment decisions, especially in relation to the structure of respondents' capital sources.

3. Research Results and Discussion

3.1. Main Livelihood

The various types of livelihoods reflect the economic dynamics in the research area. The results of research regarding the variety of respondents' livelihoods are divided into several main groups, namely as follows (Table 1).

Table 1. Number of Respondents Based on Main Livelihood Name Main Livelihood Number of Respondents

Name of Main Livelihood	Number Resonden		
	Kumpeh	Mestong	Sungai Bahar
Oil palm plantations	12	8	25
Rubber Plantation	8	18	-
Food crop farming/horticulture	10	9	-
Trader	6	7	10
Civil servants	2	3	2
Labor (factory, rubber tapping, construction)	7	2	4
Services (driver, tailor, repair shop, motorbike wash)	4	4	7
Agroindustry (tofu and tempe, furniture)	0	2	2
Amount	50	50	50

Respondents' livelihoods are quite diverse, ranging from oil palm and rubber farmers/planters to laborers and service sellers such as plantation workers and factory workers. Based on Table 1, it is known that the proportion of respondents is still dominated by agricultural and plantation businesses. This shows that in rural areas the agricultural sector is still the leading sector in the economy. The following paragraph describes the sources of business capital used by respondents in the research area outside jobs that do not require capital investment, such as civil servants, drivers and laborers, both farm workers and factory workers.

3.2. Sources of Business Capital

The business fields that farmers pursue are generally at risk of capital. The amount of investment for each business unit differs according to the type of business and business scale. In general, businesses carried out by farmers or planters are classified as small businesses or even micro businesses. However, to start a farm or other productive business you still need initial capital which is usually quite large.

Table 2. Sources of Business Capital Used by Respondents

Source	Activities				
	Oil Palm	Rubber	Food/ Horticultura	Merchant	Service
Own capital (self-help)	8	9	11	5	4
Bank credit	32	1	0	10	3
Self-help and parents/family	0	4	0	0	0
Own capital and credit	4	3	0	0	0
Own capital and cooperative/PT	0	0	0	0	0
Other	3	3	10	0	1
Amount	47	26	24	23	15

It can be seen that the most dominant source of capital in each business sector is also different. In oil palm plantation businesses and trading businesses are generally dominated by bank credit capital, while in rubber and food or horticultural plantation businesses they are dominated by the use of their own capital. It is understandable that the way to build an oil palm plantation is different from the way to build a rubber plantation or food agriculture or horticulture (chili, duku). To build oil palm plantations, since the beginning they were introduced, farmers or planters have been introduced to the banking loan (credit) system, especially for farmers who collaborate with private or state companies as plasma farmers. On the other hand, for the development of rubber plantations, farmers rarely involve banks because farmers are used to building plantations that are not intensive

and there are almost no superior seeds, except for farmers who receive superior seed assistance from the government. Farmers more often utilize local resources that have been passed down from generation to generation, including food and horticulture.

3.2. Impact of the Covid-19 Pandemic on Farmers' Income

The approach taken to see the impact of the Covid-19 pandemic is to compare the influence of output prices (FFB and Rubber Processed Materials/Bokar) on farmers' income during the pandemic period of 2020 and 2021. Periodically, the price of FFB is determined in a price setting meeting by the Team at Provincial level so that farmers and companies can guide the results of decisions received every week. As a result, FFB prices are more stable than rubber prices because there is no price benchmark that can be guided by farmers, traders and manufacturers who process rubber materials. Therefore, those least affected by the implementation of PSBB (Large-Scale Social Restrictions) are oil palm farmers. Harvesting activities in the plantations continue to be carried out and factories continue to work because palm fruit cannot be left on the tree for long, because it must be processed immediately, while on the other hand palm oil (CPO) exports must continue. Even though at the beginning of March 2020 the price of FFB had dropped to IDR 1658.71/kg from IDR 1754.84/kg (Info Palm Oil, 2020), but in line with time at the end of 2021 the price of FFB skyrocketed to prices above IDR 2500. / kg and is expected to continue to rise. This is what makes palm oil become the savior of economic growth again because people's consumption and purchasing power has strengthened again.

Based on the results of this research survey, rubber prices have also strengthened because they have not increased for a long time. At the end of 2021, at the time of this research, the price of community rubber had again reached IDR. 8,000, -. IDR. 9,000, - per kg. Meanwhile, at the start of the pandemic, the price of rubber reached IDR. 5,000-IDR. 6,000 per kg. There is a large enough difference that it has a big impact on purchasing power to meet daily needs. For comparison, at that time, one kilogram of rice cost an average of IDR 11,000. So, to get one kilogram of rice, rubber farmers have to sacrifice 2 kg of rubber. If the price reaches IDR. 9000.- then 1 kg of rice cannot be covered by 1 kg of rubber.

Apart from palm oil and rubber, the respondent's background is seen from his livelihood, apart from being a farmer, he is also a trader and service seller. Therefore, the revenue approach for businesses outside of farming is the monthly business turnover approach that respondents have achieved in running their businesses. Based on the conditions above, the respondent's income situation is illustrated in Table 3 below.

Table 3. Respondents' income situation during the Covid-19 pandemic in the 2021 research area

No	Variety of Businesses per Family	Respondent's Income (IDR/KK/Month)		
		Mean	Lowest	Highest
1	Palm Oil Plantation	2.800	1.600	17.000
2	Rubber Garden	1.200	750	5.200
3	Food crop farming / horticulture	3.500	833	6.666
4	Non-Agricultural	1.200	1.000	4.500

Table 3 shows the respondents' gross income from their business activities. The highest income is obtained from oil palm plantation farming, while the lowest income is obtained from food farming and horticulture. The value mentioned above is gross income because it has not been reduced by costs incurred such as fertilizer, chemicals and labor. In this research, this is not considered because what is important to know here is their ability to invest or their willingness to help other community members in easing the economic burden on the community in their environment.

3.4. Investment Literacy

The investment behavior of respondents' households can be seen from the use of income that has been made so

far. Table 4 illustrates the various investments made by respondents who have financial capabilities, including when investing in current business activities. Investments made by respondents include buying empty land and building a garden or buying a ready-made garden, buying gold either for jewelry or to cover cash needs in order to develop the business they are running or also to develop other businesses. Apart from that, it was also found that respondents carried out more than one type of investment activity, a combination of all investment aspects carried out by the respondents.

Table 4. Various types of main investments that respondents have made, 2021

No	Investment Type	Frequency (people)	Percentage
1	Buy and build new estate	32	21,2
2	To develop other businesses	46	30,7
3	Combination investment 1 and 2	9	6
4	No investment	63	42,1
Amount		150	100

This shows that the investment behavior of respondents has actually been growing for a long time. From Table 4, it can also be seen about the dynamics of developing side businesses other than the main business, with the willingness to invest in other fields actually occupying the largest position, namely 31%.

To make an investment, especially something that is closely related to business development, the investment cannot just be done without any accompanying elements. To buy land, of course respondents have references about the position and use of the land and what benefits they will get in the future. These references come from various directions and parties who provide hopes for success in the future so that these hopes inspire and become the basis for the goal of investing their funds. Based on the reference sources stated by respondents, data was obtained regarding investment literacy in households as shown in Table 5.

Table 5. Main Sources of Investment Literacy for Respondents' Households in 2021

Sumber Referensi	Frequency	Percentage
Friends/Neighbors	84	56
Television	20	13,3
Social Media	5	16,7
No Answer	21	14
Amount	150	100

It can be seen that friends and neighbors play a very large role in determining respondents' decisions to invest. The information obtained from friends or neighbors is very diverse and intensive, including things that are closely related to investment, for example information about land to be sold, or neighbors themselves who will sell their assets, thereby giving them the opportunity to get more value and profit.

The next reference source that plays a very important role is social media. It turns out that in the era of industrial revolution 4.0, aspects of social media have been enjoyed by rural communities and have become a primary need. Through social media, a lot of information can be received, both directly and indirectly. Directly, for example watching an event or event on a live broadcast. Indirectly, it can be seen from news on various applications or delayed broadcasts that can be downloaded. The use of social media is so rapid that it is a marker for the high level of literacy of respondents in various aspects, including the investment aspect. This can be shown that 81% of respondents understand investment activities

3.5. Household Investment as an Alternative Financing to Overcome the Impact of Covid-19

The Covid-19 pandemic is the source of the problem of stalling the economy and has a far-reaching impact on household life. Several households had to lose income because they were forced to stop doing business. However,

other households were able to use the momentum of the Covid-19 pandemic as an opportunity to increase sales turnover and at the same time increase their income. Also, as momentum to capture new business opportunities so that they can cover the gap in income lost due to the pandemic. This last thing is only possible if there is intervention of investment capital support.

Getting investment capital or working capital is not an easy matter, especially in rural areas. The offer of low interest on bank loans has not been able to attract customers to immediately open a loan account because the obstacle is the difficulty for people to access banks. The requirements set by banks often become obstacles that most farmers in rural areas cannot fulfill. Not to mention the procedural issues which are not impossible to be a complicated problem for the farmer's mindset.

One source that does not require complicated procedures and many requirements is through alternative sources of capital, namely from households. Many households who have economic capabilities try to develop their businesses at their own expense. However, there are also many households who have potential owners of large savings funds who do not know what to do with these savings, so the funds remain stored in the bank and at certain moments come out in the form of social assistance or humanitarian assistance.

On the other hand, many workers have lost their jobs or are looking for work due to the negative impact of the Covid-19 pandemic. It is possible that those in the line are close relatives or neighbors or people they know, but are unable to express their difficulties. They deserve the attention and assistance of those who have excess funds as long as they meet the criteria that the purpose of the assistance is to increase work productivity. Changing the mindset of social or humanitarian assistance into capital assistance for micro businesses will encourage the acceleration of economic recovery. Table 6. below describes the respondents' willingness to help family, neighbors or other parties in need in terms of capital as well as knowing the amount of aid funds provided if there are parties in need. From this research it is also known which form or type and priority the assistance is intended for.

Table 6. Social Activities of Respondents Helping Communities Affected by Covid-19

Types of Assistance	Frequency	Percentage
Compensation money	40	0,27
Groceries	52	0,35
Venture capital	21	0,14
Foster father	2	0,01
Never	35	0,23
Amount	150	100

It was found that 77% of respondents had or had provided social assistance in various forms, such as compensation money, basic necessities. Most of these were in the form of compensation money and basic necessities, which was 62%. From the investment aspect, 15% of respondents were willing to provide business capital assistance to affected communities. When the question is directed at the priority of the party being assisted, the main priority for capital assistance is respectively for biological children, siblings, neighbors and people who need work. Apart from that, the respondent has also become a foster father for the parties he helps.

When asked specifically whether respondents were willing to provide business capital assistance, most said they were willing. The number of respondents who were not willing was relatively small, namely around 14 people or 9% on the grounds that their income was only for their own needs or even less. Thus, 91% of respondents stated that they were willing to help with capital if possible. The amount of assistance that is willing to be provided if there are parties in need varies from under one million to over two million. In detail, the distribution of the value of funds that are willing to be given to certain parties is as follows (Table 7).

Table 7. The amount of funds that respondents are willing to spend when helping in the context of the Covid-19 pandemic

Amount of Funds	Nature of Assistance		Amount	Percentage
	Free	Loans		
< 1 million	24	79	103	0,69
1-2 million	3	20	23	0,15
>2 million	0	4	4	0,03
Flexible	0	5	5	0,04
Not Willing	0	0	14	0,09
Amount	27	108	150	1,00

From Table 7, it is known that in emergency conditions, there is a willingness to help among the community, including the respondents of this study, because there were 135 respondents who were willing to provide assistance to communities affected by Covid-19. However, the assistance was free, respondents stated that they were willing and had even helped according to their existing abilities. The amount of assistance offered is in the form of initial capital for micro businesses with a relatively small value (< 1 million). The nature of assistance is divided into two parts, namely being treated as free and being treated as a loan that must be repaid. Even though it was in the form of a loan, all respondents who chose this type of assistance stated that they did not apply interest on the loan, simply returning the existing loan amount which would then be used to help others so that it became a revolving fund.

From the choice of loan types, there were respondents who chose to provide open assistance, meaning that the amount of funds to be assisted was flexible depending on reasonable needs. This loan is not subject to interest as is applicable or enforced by financial/banking institutions. Respondents who apply for loans like this certainly have careful considerations, at least not disrupting their household economy. This means that financially there are no problems, so you can carry out social activities that are more beneficial for people in areas who need them.

Outside the research area, of course the potential for people with high incomes is not small. If this potential is mobilized and managed with a family or household investment program, the problem of unemployment, job loss and so on can be immediately overcome. With this program or movement, high-income communities work together to position themselves as an alternative source of financing for rural and even urban micro-enterprises with the principles of sharing, volunteering and transparency. Transparency here is intended to establish good communication between two parties based on the principle of honesty. This means that there is a guarantee from the borrower or the party being assisted that the assistance provided will really be used for productive activities (for business) and not for other activities that have nothing to do with economic recovery during the pandemic or after the Covid-19 pandemic.

With this movement, every capable household needs to be encouraged and raise its "sense of crisis" awareness to make investments that involve the local community in their environment. Potential workers in environments that are facing economic problems can be immediately empowered through this investment model. Capable households can help position these potential workers either as new business actors, profit sharing partners or as workers for independent investment carried out in the context of increasing business capacity and developing new businesses.

4. Conclusion

Based on the research results, the following conclusions can be drawn:

1. The rural community business groups most economically affected by the Covid-19 pandemic are non-agricultural business groups which are service and labor business groups, followed by rubber, food crop and horticulture farming groups. On the other hand, the business group that is relatively less or not affected is the oil palm plantation business group.
2. Efforts made by communities affected by the Covid-19 pandemic are to hope for assistance from both the

government and communities who are more economically capable. people who are able to provide assistance both in the form of food and in the form of monetary compensation.

3. Household investment in the research area is quite good and shows a clear pattern, namely households as an alternative source of financing for affected micro businesses and to grow new micro businesses, both as independent businesses and as work partners who can absorb workers affected by the crisis.

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