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# Re-Actualization of the Community Economy Based on Mutualism and Brotherhood Post-Covid-19 in Digital Economic Transactions

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## Abstract

Even though the Covid-19 outbreak caused anxiety, it must be interpreted as having brought positive things to economic life. One of them is the emergence of Micro, Small and Medium Enterprises (UKKM) whose business activities are facilitated by information technology. The business relationships that have been built are characterized by family values, mutual cooperation values, and efforts to deal with the epidemic period, as well as being forward-looking after the outbreak ends. This social phenomenon is to actualize the people's economy in digital economic transactions. This study assumes a people's economy paradigm based on mutualism and the principle of kinship in digital economic transactions. The paradigm of economic development based on the values of local wisdom and Indonesianness is a new hope for the people's economy in realizing the constitutional mandate that prioritizes the interests of the people. The role of technology in the economy during the Covid-19 era is very large, having an impact on efficiency and effectiveness in meeting the economic needs of the community. Based on this, it is necessary to conduct a legal study of the actualization of the people's economy based on mutualism and the principle of kinship as an economic recovery post-covid-19. The purpose of the research is to examine the legal basis for the People's Economy on community economic activities based on the post-covid-19 digital economy. The research method uses secondary data, in the form of legal documents on laws and regulations in the economic field, various research results from legal and economic experts and field data in the form of interviews and observations. The data were analyzed qualitatively juridically, through legal interpretation, harmonization and synchronization of laws. The results of the study show that, the concept of a populist economy is actualized in community economic transactions based on post-covid-19 digital economic technology; Mutualism and familial values can be used as a legal basis in the paradigm of constitutional national economic development.

**Keywords:** People's Economy, Mutualism, Kinship, Digital Economy, Post-Covid-19

## 1. Introduction

The development of the global economy, information technology has greatly influenced the nature and personality of the Indonesian nation. Especially in economic activities, the theory of market economy as a feature of capitalism has influenced business actors, as well as society. Before the onset of the COVID-19

pandemic, the economic structure of Indonesia's society had led to individualistic, materialistic, and consumptive characteristics. A populist economy based on the principles of mutualism and kinship as a constitutional mandate is increasingly marginalized. Even though it has been recognized by the Indonesian people that the principle of the Indonesian economy is economic democracy that supports the goals of the welfare state (Oman Sukmana, 2017) as mandated by the 1945 Constitution in the preamble, "to realize social justice for all Indonesian people." In its body, Article 33 of the 1945 Constitution can be found that, basically, the principle of mutualism and kinship has the spirit to prioritize the interests of the people.

Even though the Covid-19 outbreak caused anxiety, it must be interpreted as having brought positive things to economic life. One of them is the emergence of start-ups, Micro, Small and Medium Enterprises/MSMEs (Wan Laura Hardilawati, 2021) whose business activities are facilitated by information technology. In their economic activities in order to fulfill their daily needs, they have actualized the nature of kinship and mutual assistance. The business relationships that are built are characterized by family values, mutual cooperation values, and efforts to deal with the epidemic period, as well as being oriented towards the future after the outbreak ends. This social phenomenon can be assumed as the actualization of the people's economy in the transformation of the 4.0 era.

This research examines the paradigm of people's economy based on mutualism and kinship based on information technology. An economic development paradigm based on the values of local wisdom and Indonesianness as a new hope for the people's economy to realize the constitutional mandate.

The role of technology in economic activities during the COVID-19 period is very large, having an impact on efficiency and effectiveness in meeting the economic needs of the community. Based on the social phenomena above, it is necessary to conduct a legal study on the actualization of the application of the principles of mutualism and kinship in the context of post-covid-19 national economic recovery.

The research is based on the need for the actualization of a people's economy based on mutualism and kinship in facing economic challenges in the future and post-covid-19 pandemic. The state is being tested for the application of the concept of a welfare state as the implementation of the constitution. Meanwhile, the community must be active and creative, urged by the fulfillment of their economic needs, so they must have independence and care for each other.

This research is important as a study material to prove that;

- a. Populist economic theory can be actualized in post-covid-19 information technology-based community economic activities;
- b. The value of mutualism and kinship can be used as the basis for a constitutional national economic development paradigm;
- c. The value of mutualism and kinship as the character of Indonesia's economic principles can be used as the basis for the formulation of a people's economic policy.

The specific purpose of the research is to examine the basic laws of populist economic theory on the economic activities of the post-covid-19 community. More specifically, the research objectives refer to the problems stated in the background of the research.

The problems raised in this study as study material are (1) Can the concept of people's economy be actualized in post-covid-19 information technology-based community economic activities; (2) Can the value of mutualism and kinship be used as the basis for a constitutional national economic development paradigm?

## **2. Method**

The method used in this research is descriptive analytical, with a normative juridical approach (Soerjono Soekanto, et al., 1995). Research activities are carried out on primary, secondary and tertiary legal materials as the main research. A normative juridical approach is used in studying the application of populist economic

theory, and the principles of mutualism and kinship. Activities in secondary research include inventory of legal materials, classification, qualifications, and systematization of primary legal materials. Primary data research through observation and interviews. The data generated from secondary research and primary research are then analyzed qualitatively, namely the research results are processed, studied and analyzed systematically, holistically, and comprehensively, presented in a narrative manner to describe the application of legal norms, values that live in society as socio-cultural and socio-economic community. (Peter Mahmud, 2005). These values are not imposed from outside or from policies issued by the government, it is the people who then actualize this principle of mutualism and the principle of kinship, as values that grow and are needed in dealing with the post-covid-19 pandemic by utilizing digital economic information technology.

### 3. Results and Discussion

A. Start of the art (Murad Maulana, 2016) is based on a change in the meaning of the people's economy as mandated by the constitution. Currently, the substance of the laws and regulations governing the economic sector is more likely to apply the capitalism/individual principle. In the pattern of socio-economic and socio-cultural transformation, it is shown that there is a gap between:

- (1) The value of togetherness or the principle of kinship with the principle of individual (individual liberty)
- (2) The form of a cooperative business building deals with economic businesses that seek purely financial gain (for example the form of a Limited Liability Company (PT), Commanditer Vennootschap (CV), and/or Firm.
- (3) The economic moral of cooperation-mutual cooperation, the value of utility, prioritizing the interests of the people in the face of the economic morals of competition, business profits, and individual maximum economic satisfaction.
- (4) The Cooperative Law normalizes the principle of kinship and mutual cooperation in contrast to the Law which in substance normalizes the individualist-capitalist principle.

When the covid-19 pandemic occurred, the paradigm of family values, the value of mutual cooperation which had long been marginalized in practice began to be actualized again in the community economy. How the community members work together to meet economic needs. In times of a pandemic like this, people empathize with one another (Susanawati, 2020). The community empowers food security. The community has the opportunity to build their own food sovereignty and self-sufficiency. During a pandemic like this, people tend to be more creative and creative to outsmart the existing situation. This includes maintaining access to food. The community has the awareness to carry out independent planting at least to meet their own food needs. There are many ways to be independent, including urban farming, planting using the hydroponic method by utilizing existing land at home (Gatot Supangkat, 2020). During the COVID-19 pandemic, we were unwittingly witnessed the reappearance of the populist economy prevailing in the economic activities of the community in small and regional communities. The principle of gotong royong and the principle of kinship are actualized in new MSMEs that grow sporadically in the community. Community economic empowerment activities are directed at micro, small and medium enterprises (MSMEs) affected by COVID-19 (Lutfi Saksono, 2020). Apart from empowering the community's economy, even some companies operating in financial institutions have utilized family values, mutual cooperation values, and Islamic values to issue sharia products. Online business is a solution to meet community needs during the pandemic (Vania Rusli, 2021). Online business comes from the community, by the community, and for the community itself. Unlike the pattern in the initial concept, now the people's economy is supported by the digital transformation of information technology. A new hope where the people's economy should not be left behind in the industrial era 4.0. The main goal to be achieved is in the context of realizing the national economy for social welfare. Information technology facilities have been used by the community to support the availability of community economic needs. Therefore, this research is based on the novelty of the study on (1) Actualizing the People's Economy, (2) Fulfilling the economic needs of the community after the COVID-19 pandemic; (3) Application of the principle of mutualism and kinship in society during the pandemic, (4) Orientation of social life after the COVID-19 pandemic.

The interrelation between human needs for technology or the 4.0 industrial revolution is mapped as described in the 4.0 industrial revolution mapped as depicted in figure 1. (Bambang Ismanto, 2020). Bambang Ismanto in a Webinar with the topic "Revitalization of Cooperative Development Research in the Industrial Revolution 4.0

and Social Society 5.0", said that in the Dynamics of the Industrial Revolution 4.0 and Social Society 5.0, the management of cooperative structures was found in meeting community needs during the COVID-19 pandemic.

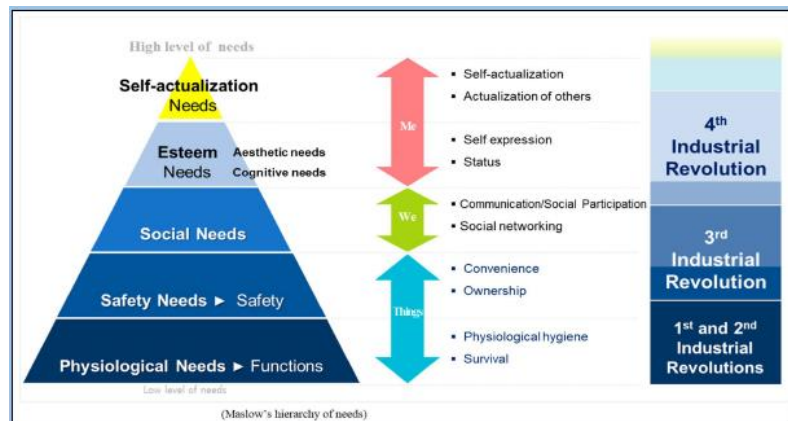


Figure 1: Interrelation between human needs & technology

The actualization of populist economic theory in post-covid-19 information technology-based community economic activities is based on two factors, namely (1) technological innovation and social civilization; (2) the interrelation between human needs for technology or the industrial revolution 4.0. These two factors are mapped in Figure 5 about technological innovation and Figure 6 about the Interrelation Between Human Needs for the Industrial Revolution 4.0 described below.

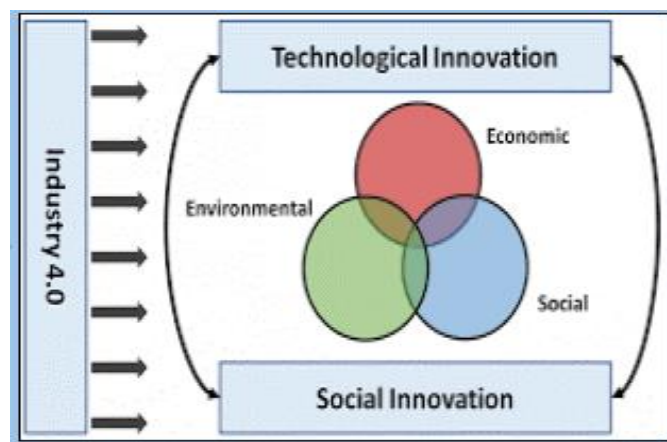


Figure 2: Technological Innovation and Social Civilization

In this time of the covid pandemic, technological innovations are utilized by the community, or even discovered, developed creatively to meet economic needs. How do people find and develop technological innovations through technological devices such as mobile phones and laptops with various application features.

Company markerplaces such as: Shopee, Bukalapak, Tokopedia, Lazada, Blibli.com, Instagram, Twitter, Facebook, and so on become service providers (platforms) and turn their applications into online markets (market places). The market place on social media is a free market for business transactions or selling online. Heterogeneous economic activity actors become social media users, ranging from housewives, teenagers, start-ups, MSMEs, cooperatives, or other business entities. The use of social media makes social media no longer only a means of interaction, but also a place to earn income (Kevin Riza Pratama, 2020).

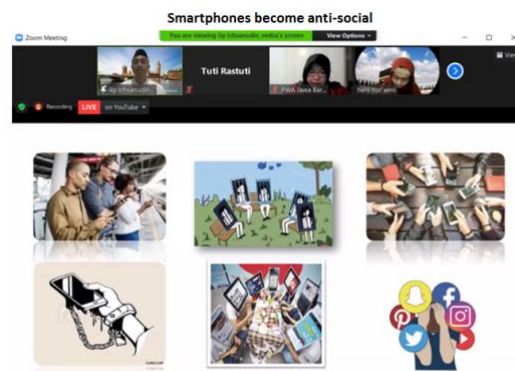
To examine the actualization of populist economic theory in post-covid-19 information technology-based community economic activities in this study, the purpose of strengthening the populist economy will be used as a guide (guildness) in presenting data or in discussing results. The objectives to be achieved from strengthening the people's economy are to carry out the constitutional mandate of the 1945 Constitution in particular regarding: (1) the realization of an economic system that is structured as a joint effort based on kinship that guarantees

justice and prosperity for all Indonesian people (Article 33 paragraph 1), (2 ) embodiment of the Trisakti concept "self-reliant in the economic field, sovereign in politics, and personality in the field of culture," (3) embodiment of production branches that are important to the state and which affect the livelihood of the people are mostly controlled by the state (Article 33 paragraph 2), and (4) the realization of the mandate that every citizen has the right to work and a decent living (Article 27 paragraph 2). The specific objectives to be achieved are to:

1. Building an Indonesia that is economically independent, politically sovereign, and has a cultured personality
2. Promote sustainable economic growth
3. Encouraging even distribution of people's income
4. Increase the efficiency of the national economy.

C. The value of mutualism and kinship as the basis for a constitutional national economic development paradigm based on a populist economy based on post-covid-19 information technology, can be seen in the following discussion:

There are many meanings for the occurrence of the Covid-19 pandemic, including being a lighter for the character of civilization in the 4.0 era. Learning (social education) with literacy integration, Strengthening character education values mutualism, caring and communalism. Learning that provides skills to the community towards the 4C Education model which includes: (1) Communication (2) Collaboration, (3) Critical Thinking and problem solving, and (4) Creative and Innovative (Iip Ichanuddin, 2021). Before the covid pandemic, it was shown in various awkward communication behaviors. For example, in a community, you can see them gathering, but communication with those who are close is not done, but by using their smartphone they communicate with the opposing party who is far away. With a smartphone that is far from being close, the negatives of physical communication with those who are close are ignored. Smartphones make people anti-social.



What does the world look like?  
(a picture of our world today)

Figure 3: Smartphones as a means of communication

During the Pandemic, smartphones became a tool, but then digital literacy must be owned by humans, so humans must be smart people. The ability that the community needs to have is not only knowing and understanding, but also being able to apply and even further being required to evaluate and be able to create capital to meet needs in this pandemic period.

Communication		Nilai
Capacity delivery message	Positive, fast and simple communication skills can be accepted by the communicant.	Collaboration is the key to civilization in the era of the pandemic.
Creativitas of application	With the ability to operate creatively through the application, people without working capital can earn income.	
Critical thinking	Reasoning ability thinking-genius. The ability of a person to send messages to the public in an easy to understand manner. Hoax, Gibah is a fact of inability to use communication	

In the current state of civilization, the capital or assets for character development that is friendly to social values are intellectual property, intelligence (smart power) and character (character) by opening a mindset, vision, passion, and paradigm. The fact that there are weaknesses that can be evaluated from the current condition is described below:



Figure 4: Assets Dominate Civilization Era 4.0

The weakness that exists in Indonesia's condition of intellectual property is the lack of a culture of researching, studying, and reading. Even though it is human nature, the main obligation is to read (in a broad sense). Reading is a power. For example, during a pandemic, there is research on vaccine discovery and manufacture, research on herb immunity, discovery of health oxygen, and so on. From this research culture will give birth to innovation.

The lighter character is morality. The basis for this character education is Law no. 20 of 2003 concerning National Education, in Article 3, mandates that "national education functions to develop capabilities and shape the character and civilization of a dignified nation in order to educate the nation's life. National education aims to develop the potential of students to become human beings who believe and fear God Almighty, have noble character, are healthy, knowledgeable, capable, creative, independent, and become democratic and responsible citizens.

The mandate of the law shows that the essence of national education is to shape the character of the nation's children who have personality and are civilized. National education aims to form Indonesian children who are intelligent, but also have character, so that later generations will be born who will grow and develop with characters that breathe the noble values of the nation and religion. The material presented was, among others, on the formation of global/universal character, including respecting parents in all religions (universal) or glorifying older people. The national character is re-understood the values of the 5 precepts of Pancasila as the strength of character and intelligence of the nation. Beginning with precept 1, continuing with the next precepts and arriving at the precepts of social justice as the goal of national development. Communal characters are conveyed about organizational rules, social rules of communal value and mutualism. The cooperative economic system (joint effort/mutualism) is an economic system based on Article 33 of the 1945 Constitution. The cooperative economic system (joint effort) is a model of democracy in the economic field and is the main pillar of the Indonesian economy. The view of the meaning of economic democracy in the Elucidation of the 1945 Constitution contains the notion of economic democracy, namely an economic structure that is based on the welfare of the people at large (Elli Ruslina, 2012). Economic development aims to promote the general welfare. This general welfare will be achieved through economic democracy which, according to Mohammad Hatta, is characterized by:

- a. the ability of the community and nation to be independent;
- b. growth of national income by increasing the prosperity of the people in a fair and equitable manner;
- c. lack of domination or superpower in the economy;
- d. development of people's purchasing power, especially in the most important goods for the necessities of life;
- e. the role of the state in upholding the people's economic sovereignty by defending the interests of the people at large.



People-oriented economic development prevents gaps between national economic forces, let alone economic domination between one group and another. No big business wants to be separated from small businesses. Likewise, the rural economy is not excluded and exploited by the urban economy, or the agricultural sector is lagging behind the industrial sector.

Furthermore, the economy must reflect the politics of prosperity, which is based on the development of people's purchasing power. It can only be realized by increasing production which at the same time provides full employment. The development of purchasing power is prioritized for basic necessities of life, such as clothing, housing, food, health services and education. The government must intervene on behalf of the state, in order to monitor the functioning of the economic system that defends the people. The state oversees the economic market to ensure that there is no individual or group superpower, monopolism-oligopolism and conglomeration, injustice, and unfair free-fight competition. The role of the state also appears in planning and controlling the allocation of the resources of people's lives, so that they are useful for the greatest prosperity of the people. In an economic democracy there must be a defense by the state and on behalf of the state against the economic interests of the people at large above individuals or groups. The state plays a role in upholding justice in the economy so that there is no oppression of the people. Every citizen has the same right to obtain welfare from the sources of prosperity on earth, water and the natural resources contained therein based on the principle of kinship. Based on the values of mutualism and brotherhood supported by advances in digital technology, it is hoped that it will improve the economic life of the community in the context of social welfare as mandated by the constitution.

#### 4. Conclusion

1. The role of technology in economic activities during the Covid-19 period is very large, having an impact on efficiency and effectiveness in meeting the economic needs of the community. Based on this, the concept of The Community Economy can be actualized in community economic activities based on post-covid-19 digital economic information.
2. The paradigm of economic development based on the values of wisdom and Indonesianness is a new hope for the community economy to realize the constitutional mandate. Based on this, values based on the principles of mutualism and brotherhood can be used as the basis for a constitutional national economic development paradigm.

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