

**BAITUL MAAL PROSPERITY IN CIVIC ECONOMY AS A MANIFESTATION  
OF THE VOLUNTARISM FORMATION IN KASIH SAYANG VILLAGE  
LANGKAT REGENCY**

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***Abstract***

*This research aims to examine the concept of Baitul Maal in realizing prosperity in Kasih Sayang Village, which is based on Islamic principles and Pancasila values to foster a civic economy approach in daily life. The study also explores how the community of Kasih Sayang Village cultivates a sense of citizenship through voluntarism that contributes to social harmony and well-being. The research utilized a qualitative method with a phenomenological approach. Data collection techniques were observation, interviews, and documentation. The analysis employed interpretative phenomenological analysis with the assistance of the ATLAS.ti software for ease and innovation in research data analysis. Research findings reveal that Baitul Maal in Kasih Sayang Village serves as an economic center and an economic design reflecting unity, collaboration, development, and empowerment. The role of Baitul Maal extends beyond economic aspects. It integrates Pancasila values, citizenship spirit, and sustainability to propel the community toward holistic development and empowerment. The community of Kasih Sayang Village is grounded in three voluntarism concepts: teodical (reliance on God), ethical (contributing based on goodwill), and psychological (internal drive). Integrating these concepts creates a harmonious environment in the village, where spiritual, moral, and psychological values unite to achieve shared prosperity.*

***Keywords:*** Prosperity, Civic Economy, voluntarism

## INTRODUCTION

The Langkat Regency, one of North Sumatra's regencies, consists of 23 districts and 277 villages. Among these districts, one offers unique attractions, specifically Dusun III, Buluh Telang Village, Padang Tualang District, Langkat Regency. This area is known as the *Majelis Taklim Fardhu Ain* (MATFA) Village (Kampungmatfa.com, 2021). The village successfully harmonizes communal living and equality with Islamic principles and the values of Pancasila in their daily lives, ultimately fostering harmony and social welfare among its residents (Saputra, Yunanda, and Kiram 2022).

The Kasih Sayang Village is led by *Tuan Imam* Hanafi, a respected and revered figure in the community (Jamaludin et al., 2023). He is the seventh of ten children of *Tuanku Guru* Ali Mas'ud bin Abdullah, holding the title Al Mukarrom Habib Maulana Ayyidus Syekh KH Ali Mas'ud Al Banjari Ar Rasuli. Despite being relatively young at the time (27 years old), upon the congregation's request, he was tasked with completing his education and fulfilling the aspirations of his late father (Aristy, Azhari, and Zuska, 2021). *Tuan Imam* is responsible for propagating *Tarekat's* knowledge. *Tarekat* is a form of spiritual knowledge that adheres to the *Sufi* tradition within Islam. This decision was made as he is considered the most suitable individual to continue the mission and responsibilities entrusted by his father (Kampungmatfa.com, 2021).

Ironically, some sources claim that this Kasih Sayang Village is considered to propagate heretical teachings to its community, especially with the issues circulating in the media stating that it violates the principles and values of Pancasila. While the reality is that Kasih Sayang Village brings a fresh and uplifting spirit. *Tuan Imam* depicts that love and unity can be realized without the dominations of humans, religions, and countries (Harahap et al., 2020). Implementing a communal economic and cultural system in MATFA Village manifests love and unity (Aristy et al., 2021).

The *Baitul Maal* directly manages the economic system in the Kasih Sayang Village. *Baitul Maal*, more commonly known as *Baitul Maal wat Tamwil*, is an economic institution

whose journey is based on Sharia and cooperative principles (Sudjana and Rizkison, 2020). *Baitul Maal* is an institution or facility utilized as a tool or means to economically empower communities (Fahmi, Suyitno, and Rochmiatun, 2023). Essentially, the *Baitul Maal* system in this village combines the collective wealth of the congregation and is collectively managed.

Based on the initial researcher interviews, *Tuan Imam* expressed that this system is believed to reduce jealousy or anger within the community and prevent theft or misuse of resources that violate village norms. Implementing social and cultural systems believed by the villagers can emphasize the values of love and unity. For them, this system is considered part of the legacy left by the village founders, and residents view it as an integral part of the social and cultural system in line with Islamic principles.

Economic progress is widely considered to depend on economic resources. Although many believe economic progress is more accessible with economic resources, this view is sometimes absolute. While economic capital plays a central role in economic development, its success depends on factors such as synergy, cooperation, and mutual trust among community members (Fukuyama, 1997).

Based on the researcher's initial observations, the Kasih Sayang Village community manages *Baitul Maal* based on the construction of social capital, ultimately institutionalizing a financial system. *Baitul Maal* becomes an economic design based on familial and communal principles, aligning with the values of Pancasila.

Indonesia's economic upheavals, influenced by globalization, led to its entanglement in the global economic and monetary crises in 1997 and 2008, significantly impacting and draining its economy. Since 2019, Indonesia has been grappling with economic instability due to the repercussions of the coronavirus pandemic. The government, IMF, and World Bank have implemented various measures and policies to address economic and monetary challenges and tackle existing issues (Amrin, 2022).

Globalization has steered the current economy towards a capitalist economic system. Capitalism is a framework that provides a significant degree of freedom to economic actors to engage in optimal activities

for individual interests related to economic resources or factors of production. However, implementing this system leads the economy towards the social inequality and a high level of individualism (Masykuro, 2020).

Ironically, the civic economy is an integral part of the constitutional mandate and Pancasila, which should be the foundation of the government of the Republic of Indonesia. The fifth principle of Pancasila emphasizes "Social justice for all the people of Indonesia." According to this principle, the people should be considered the nation's primary asset, and the economy's direction should be focused on creating a just and prosperous society, where social inequality between the rich and the poor is not allowed to thrive. All of this is in line with the constitutional mandate outlined in Article 27 paragraph 2, Article 33, and Article 34 of the 1945 Constitution, which emphasizes the need for economic democracy in Indonesia by involving the direct participation and emancipation of the people in the management of the national economy (Meliala, 2022).

Pancasila, as the foundation of the Indonesian state, responds to the current economic situation with efforts to achieve social justice in the economic realm, placed in the ethical and moral context mandated by Pancasila. In this regard, Sri Edi Swansonono, as explained by (Kaelan, 2013), outlines the economic system guided by the principles of Pancasila: (1) Divine values emphasize ethical and moral religious principles, not materialism. (2) Humanitarian values promote a humanistic, fair, and civilized economic life without oppression or exploitation. (3) Unity values emphasize Indonesian socio-nationalism principles with a spirit of togetherness, familyhood, cooperation, and collaboration without causing harm to one another. (4) People's values advocate for economic democracy and economic sovereignty, prioritizing the fulfillment of the needs of many people and the people's economy as the main foundation of the national economy. (5) Justice values create prosperity for the entire population, not just a few individuals, with justice and welfare as the primary focus.

Patrick Francois's research in various countries, such as Japan, Hong Kong, Taiwan, and Italy, revealed that strong social capital can foster economic growth. This is attributed to the high trust and close relationships among

community members in economic management (Francois, 2002).

Despite the significant importance of social capital in economic development, many societies, including Indonesia, have not paid attention to it. This phenomenon is unexpected for Indonesian society, as the spirit of collaboration, mutual assistance, and togetherness is evident in daily activities. Unfortunately, this spirit is not as pronounced in economic development, possibly due to limited awareness of the equally crucial role of social capital alongside economic capital (Harahap et al., 2020).

An exciting aspect of the economic system in the Kasih Sayang Village demonstrates the practice of social capital through collectively owned business units, avoiding domination by individuals. Collective ownership is managed based on equity, mutual assistance, and justice (Aristy et al., 2021). Therefore, the economic concept in the Kasih Sayang Village reflects social capital. Social capital can be defined as a social resource that can be utilized to foster unity, trust, and mutual benefit for the development and progress of a group. Societies with high social capital are better equipped to address the complexities of development issues, particularly in the economic domain (Fukuyama, 1997).

In the context of the economy, the state can pursue the realization of the well-being felt by its citizens. In this regard, the researcher employs the civic economy theory. Economic citizenship (civic economy) involves the broad participation of society in implementing and developing positive economic activities (Hasmawati, 2018). Economic citizenship is part of the learning framework in civic education and falls within the sociocultural domain. It encompasses the study of civic education that evolves in society, mass media, and various civil society movements (Asyafiq, 2019).

However, previous research had limitations in understanding the economic system and social capital in the economy of the Kasih Sayang Village without involving in-depth analysis of the voluntarism of the community in their daily lives. This lack of analysis hinders the exploration of the contribution of voluntarism to building prosperity in the village through *Baitul Maal*. Voluntarism is a concept rooted in the word

'volition,' which refers to the will. This concept pertains to the idea that the mind can direct mental content towards higher cognitive processes. Voluntarism emerges due to the power of the will in directing mental content toward higher-level thinking processes (Alfaruqy, 2021).

## Literature Review

The previous research focused on Kasih Sayang Village, which had been studied by several researchers before. The foundation or references in the form of theories and findings from various previous studies are crucial for researchers and can serve as supporting elements in the upcoming research.

Harahap et al. (2020) explore how love, as social capital, drives economic development in Kasih Sayang Village. They find that the community's economy thrives on a mutual understanding of love among residents, effectively utilizing economic resources for the community's interests and establishing economic self-sufficiency.

Aristy et al. (2021) describe the authority of *Tuan Imam* and the communal culture in Kampung MATFA, Langkat Regency. Their findings reveal a communal system across social, cultural, and economic activities, with ownership based on spiritual teachings rather than private ownership.

Saputra et al. (2022) explore social integration in the *Majelis Taklim* Fardhu Ain (MATFA) religious community in Langkat Regency, North Sumatra Province, Indonesia. Their findings indicate that religious understanding and practice influence social behavior, fostering close relationships within the MATFA Village community. Despite differences in religious practice, conflicts are minimal. Social integration is facilitated through kinship, participation, acculturation, and mutual agreement.

Indeed, numerous studies have been conducted in the village, focusing on the authority of *Tuan Imam*, social integration, and social capital in Kasih Sayang Village. However, the upcoming research will specifically concentrate on the concept of prosperity in *Baitul Maal* within the framework of civic economy as a

manifestation of forming voluntarism in the community of Kasih Sayang Village based on Pancasila values, aiming to foster togetherness and a sense of community.

The research aims to explore the unique management of *Baitul Maal* in Kasih Sayang Village, focusing on its alignment with civic economy principles and its role in fostering community voluntarism. Additionally, it seeks to understand the concept of prosperity within *Baitul Maal* as a manifestation of volunteerism in the village. Furthermore, the study aims to position Kasih Sayang Village as a model for community life in North Sumatra or Indonesia, contributing to developing areas grounded in Pancasila ideology.

## Conceptual Framework

This study focuses on three unique themes: prosperity, civic economy, and voluntarism. These three theories are the primary framework for the researcher to conduct an in-depth analysis and compare the findings throughout the study. Employing this approach, the researcher explores aspects related to prosperity and examines how the concepts of civic economy and voluntarism can play a role in shaping and strengthening the economic life structure in Kasih Sayang Village. The results of this research will contribute significantly to understanding these concepts at the local level and serve as inspiration and guidance for other regions in North Sumatra and across Indonesia. Moreover, it aims to assist in building communities grounded in the values of Pancasila.

Prosperity is a condition in which the basic needs of individuals are adequately and sustainably fulfilled, encompassing both material and non-material aspects. It involves the availability of goods and services that support a decent life, allowing personal development and enhancing the overall quality of life, physically and mentally. General prosperity also reflects the shared responsibility between individuals and the state in creating the foundational well-being for the entire population, with the state ensuring the availability and accessibility of goods and services in line with the purchasing

power of the people. In this context, prosperity is not only about meeting material needs but also involves aspects such as freedom, education, culture, morality, and spirituality, collectively shaping the holistic well-being of society (Kaelan, 2013).

Civic economy relates to how individuals or citizens seek income or fulfill their economic needs. Every citizen is expected to have the ability to cultivate an entrepreneurial spirit and understand the values of economic democracy in their daily lives. This will give them entrepreneurial skills and knowledge to manage business units (Wuryan and Syaifullah, 2013). Efforts to realize social justice in the economic realm are placed within the context of ethics and morals mandated by Pancasila. In this regard, Sri Edi Swansonono, as mentioned (Kaelan, 2013), explains that an economy guided by the principles of Pancasila includes (1) Divine Values are the presence of religious ethics and morals, not materialism. (2) Humanitarian Values are an economic life that is humane, just, and civilized without oppression or exploitation. (3) Unity Values are principles of socio-nationalism in Indonesia, with a spirit of togetherness, familial bonds, mutual assistance, and cooperation without causing harm to each other. (4) People's Values are economic democracy, and economic sovereignty, prioritizing meeting the needs of many people and the people's economy as the main foundation of the national economy. (5) Justice Values are creating prosperity for the entire population, not just a few, with principles of justice and welfare as the primary focus.

Voluntarism, as introduced by Wundt, is a concept rooted in the term "volition", referring to the will. This concept suggests that the mind can direct mental content towards higher cognitive processes. Voluntarism emerges due to the power of the will in organizing mental content toward higher-level thinking processes (Alfaruqy, 2021). The philosophy of voluntarism can be categorized into three streams. Firstly, Psychological Voluntarism believes that the will is the primary psychological factor driving human actions. In this view, human actions are triggered by the will within their psychological

aspects, not by reason or intellect. Secondly, Ethical Voluntarism teaches that human will is the center of all moral questions and higher than all moral standards, such as conscience and reasoning. Choices made by humans based on their will determine all goodness. This means that the value of good and evil is not determined by human reason but by their will. Thirdly, Theodical Voluntarism addresses whether something is considered good because it aligns with the will of God. In the context of theodicy, the proposition is that everything is considered good because it is the will of God (Munir, 2006).

## RESEARCH METHOD

The research employed qualitative methodology, utilizing a phenomenological approach. Phenomenology is a qualitative research approach focusing on the commonality of life experiences among individuals within a specific group (Morissan, 2019). Phenomenology departs from scientific methods, assuming that the existence of reality is not known through ordinary experiences. It treats actual lived experiences as the fundamental data of reality (Sutisna, 2018). Thus, phenomenology is a research approach focusing on lived experiences and observable observations.

The informant selection technique in this research was purposive sampling, where informants were intentionally chosen based on specific criteria and the needed information. The research subjects included various parties of the *Majelis Taklim* Fardu Ain in Kasih Sayang Village, which were (1) *Tuan Imam* as the leader, (2) the Sheikhs or Spokespersons of *Tuan Imam*, (3) the community, (4) the *Baitul Maal*, and (5) the Head of the Sector.

The research participants were chosen based on their relevance to the study objectives. *Tuan Imam* and his spokesperson were selected for their leadership roles in Kasih Sayang Village, providing comprehensive insights into various aspects. Informants from *Baitul Maal* and sector heads were chosen to address questions related to *Baitul Maal* and the village's economy. Community informants were selected based on their capacity to provide insights into

volunteerism and daily life in Kasih Sayang Village.

In qualitative research, data collection techniques included interviews, observations, and documentation. This research involved direct observation of daily activities in Kasih Sayang Village, such as interactions among the community, interactions between the community and *Tuan Imam*, religious activities, sector-specific activities, *Baitul Maal* activities, educational activities, and community gatherings. In this study, the researcher employed non-structured interviews, which were interviews guided by a broad set of questions. Documentation included profiles of Kasih Sayang Village, documents from *Baitul Maal*, and other relevant documents.

The data analysis technique utilized by the researcher was Interpretative Phenomenological Analysis (IPA), which consists of six stages: reading and re-reading, initial noting, developing emergent themes, searching for connections across emergent themes, moving to the following cases, and looking for patterns across cases (Sutisna, 2018). The analysis process was facilitated using the ATLAS.ti software (Archive of Technology, Life-Word, and Everyday Language) to help the researcher identify themes and maintain data analysis rigor. ATLAS.ti is a computer-based qualitative data analysis tool that helps researchers manage large amounts of qualitative data (Warsono, Astuti, and Ardiyansyah 2022).

## DISCUSSION

### Management of *Baitul Maal* Based on Civic Economy in Kasih Sayang Village

The establishment of *Baitul Maal* can be traced back to the early formation of Kasih Sayang Village, which has a unique story in its process. In 2011, their spiritual teacher, *Tuan Guru* K.H. Ali Mas'ud bin Abdullah, passed away. He was a teacher of Sufism and the knowledge of Allah, with disciples scattered throughout Indonesia. After *Tuan Guru* passed away, some of his disciples came to Kasih Sayang Village for supplication and pilgrimage. They felt the loss of their spiritual

guide and the need for spiritual guidance after his passing. *Tuan Imam*, who had a close relationship with *Tuan Guru*, listened to their stories and suggested that they continue to practice the knowledge taught by *Tuan Guru*.

Encouraged by *Tuan Imam*, *Tuan Guru*'s disciples came more intensively, bringing their respective spiritual guidance. They felt *Tuan Imam* was the right person to lead them after *Tuan Guru* died. Although initially hesitant and feeling too young, *Tuan Imam* eventually accepted the responsibility. Over time, more people came and recognized *Tuan Imam* as their leader. Despite initially finding it challenging to accept the responsibility, with the spiritual guidance he received, *Tuan Imam* assumed the role of a leader.

People continued to come and express their desire to join and live together in Kasih Sayang Village. *Tuan Imam* then provided nine conditions that his followers must adhere to. These conditions are (1) obedience and adherence to the orders and prohibitions of *Tuan Imam*; (2) behaving well towards humans and nature; (3) observing the religious Sharia commands and avoiding its prohibitions; (4) avoiding not greeting fellow members for three days, regardless of the issue; (5) participating in all assigned activities according to their abilities; (6) loving his/her teacher, meaning that the disciple must practice the knowledge taught by the teacher; (7) a husband is responsible for his family; (8) a wife loves her family; and (9) a child loves his/her parents.

In 2013, most of *Tuan Guru*'s disciples migrated to Kasih Sayang Village, marking the beginning of the village. The community helped flatten hills, fill valleys, and build houses as a residence for *Tuan Imam* and his followers. Since then, *Baitul Maal* in Kasih Sayang Village has become the center for economic management, with assets collected and organized to meet the collective living needs.

*Baitul Maal* can be interpreted as a location that functions as a storage place for collecting various valuable assets, including precious items (Huda et al., 2016). *Baitul Maal* can be understood as a place for storing wealth (Darmawan and Fasa, 2020). The financial management of *Baitul Maal* is based on the

principle of collecting capital and profits from all sectors into one fund, which is then used for various purposes, including daily, weekly, and monthly expenses. This concept allows them to accumulate capital quickly and efficiently, as all sectors contribute their profits. Some sectors present in Kasih Sayang Village include trade, agriculture, chicken farming, goat farming, fisheries, home industry, tofu industry, bottled water industry, construction services, electricity, security, health, and education.

The economic system in Kasih Sayang Village is directly managed by *Baitul Maal*, which is grounded in its fundamental concept, the Concept of Nature. This concept is likened to the cycle of the sun and water on Earth, where, just as the sun shines on the water on Earth, *Baitul Maal* integrates all natural and human resources within the community to create unified capital and profits. The analogy is that every economic sector in the village, such as agriculture, animal husbandry, trade, and other sectors, contributes their resources, similar to the sun shining on the water. The contributions from each sector are then channeled back to the community through *Baitul Maal* to meet collective needs, such as electricity, education, health, and logistics. This illustrates the Pancasila Economy on the Value of Devotion, which is the presence of ethics and moral values of religion, not materialism (Kaelan, 2013).

*Baitul Maal* treats personal assets in the context of the community. Although individuals have personal assets such as cars or equipment, they are viewed as communal and can be used by anyone who needs them for the common good. This concept reflects the importance of brotherhood and solidarity within their community. They prioritize the common good over personal interests. This illustrates the Pancasila Economy on the Value of Humanity, an economic life that is humanistic, just, and cultured without oppression or exploitation (Kaelan, 2013). Here are the sectors in Kasih Sayang Village.

**Table 1.** The types of sectors in Kasih Sayang Village

| No | Sector                  | Teams | Area           |
|----|-------------------------|-------|----------------|
| 1  | Trade                   | 51    | 1,5 hectares   |
| 2  | Agriculture             | 34    | 8 hectares     |
| 3  | Poultry Farming         | 12    | 2 hectares     |
| 4  | Goat Farming            | 2     | 2 enclosures   |
| 5  | Fishery                 | 7     | 2 enclosures   |
| 6  | Home Industry           | 15    | -              |
| 7  | Tofu Industry           | 8     | 1/2 enclosures |
| 8  | Drinking Water Industry | 9     | 3 enclosures   |
| 9  | Services                | 19    | -              |
| 10 | Construction            | 7     | -              |
| 11 | Electricity             | 3     | -              |
| 12 | Security                | 12    | -              |
| 13 | Health                  | 5     | 2 enclosures   |
| 14 | Education               | 27    | 1,5 hectares   |
| 15 | Community Work          | 5     | -              |
| 16 | Kitchen                 | 35    | -              |

Source: Junaidi et al. (2023)

The source of capital for each sector, especially in the economic sector in Kasih Sayang Village, fundamentally comes from the *Baitul Maal*. Currently, no specific benchmark explicitly determines the amount of capital each sector must obtain. The capital collection process is carried out to provide flexibility and independence for each industry to advance its economic activities. Interestingly, amid this lack of a specific benchmark, all profits obtained by various economic sectors in Kasih Sayang Village do not end separately. Instead, the profits from each industry are integrated and distributed together and proportionally without a predetermined budget or the exact figure to *Baitul Maal*. This is reported during the weekly *Baitul Maal* deliberations on Tuesday nights. This illustrates the Pancasila Economy on the Value of Unity, leading to cooperation without harming each other (Kaelan, 2013). This approach reflects the spirit of unity and collaboration among these sectors, where the profits generated by each sector are not just seen as individual achievements but as a

collective contribution to support the mission and vision of *Baitul Maal*.

In this system, financial integrity in Kasih Sayang Village is not merely centered on achieving individual targets but rather on how the success of each sector can be directed to provide a positive impact and maximum synergy for the collective interests and empowerment of the local community.

In its history, *Baitul Maal* once implemented the concept of setting targets that each sector must achieve. Although this effort was made to improve efficiency and effectiveness in achieving the goals of each industry, the results remained consistent. This means that, despite each sector working towards its target, the profits obtained by each industry are still integrated into one unity within *Baitul Maal*. This reflects the philosophy of unity and integration in fund management, where the results obtained from various sectors synergize to support the main goals of *Baitul Maal* in providing maximum benefits to the community. This illustrates the Pancasila Economy on the Value of People, prioritizing the fulfillment of the needs of many people and the people's economy (Kaelan, 2013).

Currently, each sector within *Baitul Maal* has specific targets that are strived to be achieved to improve efficiency in carrying out its tasks and responsibilities. However, if an industry faces challenges in achieving the set targets, the approach taken is to organize cross-sector deliberations. In this context, deliberations become a platform for all sectors to collectively explore and identify the best solutions to overcome the issues.

The deliberation process is tangible evidence of the collaborative spirit and synergy in *Baitul Maal*. When a sector encounters obstacles or difficulties, all other sectors evaluate, provide input, and strive to create solutions that benefit everyone. Thus, this approach reflects collective responsibility for *Baitul Maal*'s overall success and serves as the foundation for a culture of cooperation that improves the community's overall well-being.

In addition to the economic sector, Kasih Sayang Village features a health sector, represented by a dedicated Health House or

clinic that provides healthcare services. The primary concept underlying the Health House is social, offering free services to the community as a facility of Kasih Sayang Village. Interestingly, it also accommodates outsiders with a voluntary payment concept without fixed medical fees. *Baitul Maal* is vital in the Health House by providing necessary medications. However, Health House's income is limited, prompting careful consideration for medication purchases, with deliberations undertaken if deemed unfeasible.

Kasih Sayang Village boasts a comprehensive Education sector, encompassing *Raudhatul Athfal* (Islamic Kindergarten), *Madrasah Ibtidaiyah Swasta* (Private Islamic Elementary School), *Madrasah Tsanawiyah* (Islamic Junior High School), and *Madrasah Aliyah* (Islamic Senior High School) under the Development Foundation II. Initially supported by *Baitul Maal*, these schools are now registered with the Ministry of Religious Affairs, with costs covered by the Overall School Operational Assistance (BOS) Fund. Although education is no longer under *Baitul Maal*, it still plays a vital role in addressing funding gaps. Through deliberative mechanisms, *Baitul Maal* provides additional financial support to ensure education's sustainability despite insufficient government funding.

All these sectors engage in a symbiotic mutualistic relationship, fostering cooperation and mutual benefits. For instance, waste from tofu production becomes livestock feed, and livestock waste is fertilizer for the agricultural and plantation sectors. Moreover, in floods that result in failed agricultural endeavors, other sectors provide reinforcement, illustrating interdependence among them. This demonstrates the values of the Pancasila Economy, emphasizing unity that leads to a spirit of togetherness, familial bonds, cooperation, and collaboration without causing harm to one another (Kaelan, 2013).

Concerning financial recording, *Baitul Maal* maintains a transparent system. Two individuals are responsible for recording income and expenditures. While it is crucial to record all transactions, there is also flexibility



in utilizing funds for urgent needs without having to wait for formal meetings.

*Baitul Maal* in Kasih Sayang Village faces challenges, notably the economic crisis affecting village sectors. Reduced buying and selling activities have decreased income, impacting *Baitul Maal*'s financial stability. *Tuan Imam* highlighted these challenges, including high fertilizer costs and low-income and agricultural sector issues. These hurdles affect sector productivity and community well-being.

Challenges in Kasih Sayang Village extend beyond capital constraints and are crucial for economic enhancement. While capital scarcity poses a challenge, it is an opportunity for innovative and strategic solutions. Mr. Kholiq's emphasis on capital underscores its importance in supporting economic activities and development. Capital presence is not just a limitation but a necessity that can be leveraged to stimulate economic growth.

*Baitul Maal* in Kasih Sayang Village adopts a *musyawarah* (consultation) approach to tackle constraints and challenges, involving all heads of households and youth in regularly structured discussions, notably on Wednesday nights. These discussions aim to address urgent needs and formulate joint solutions. *Musyawarah* serves as a vital forum for discussing and resolving emerging challenges. One strategy involves community engagement in decision-making regarding village assets. While selling assets is an option, it is rarely chosen. Instead, *musyawarah* favors obtaining loans as a more common and acceptable alternative within the community.

*Baitul Maal* plays a central and crucial role in the structure and dynamics of life in Kasih Sayang Village. As the main center, *Baitul Maal* is not just a location but the heart of all activities in the village. With its strategic position, *Baitul Maal* becomes the gathering place for various initiatives, programs, and activities to improve community welfare. *Musyawarah*, holds a vital role in the foundational principles of life in Kasih Sayang Village. The community can participate in decision-making processes that involve various aspects of village life through

*musyawarah*. This reflects the Pancasila Economy on the Value of Justice, which aims to create prosperity for the entire population, not just a few individuals, with principles of justice and well-being (Kaelan, 2013).

Thus, *Baitul Maal*'s central role as a civic economy represents the gathering place for activities in Kasih Sayang Village. Along with the dominance of *musyawarah* in the principles of life, it forms a solid foundation to achieve the goals of development, empowerment, and community well-being. *Baitul Maal* becomes a symbol of togetherness and collaboration, making it a key element in maintaining harmony and progress in the life of Kasih Sayang Village.

### **The Concept of Prosperity of *Baitul Maal* as the Embodiment of Voluntarism Formation in Kasih Sayang Village**

Prosperity entails meeting basic needs sustainably, encompassing material and non-material aspects. It includes access to goods and services supporting decent living, personal growth, and enhanced physical and spiritual well-being (Kaelan, 2013). *Baitul Maal*'s prosperity is intertwined with Kasih Sayang Village's community role, evident through its early voluntarism. Initially composed of *Tuan Guru* K.H. Ali Mas'ud bin Abdullah's disciples, the community requested *Tuan Imam* to lead despite his initial refusal. After contemplation and increasing requests, *Tuan Imam* accepted leadership under the condition of adherence to 9 specified requirements.

After unanimous agreement, the community aspiring for *Tuan Imam*'s leadership voluntarily joined forces to establish Kasih Sayang Village. They began by leveling hills and filling valleys, culminating in the village's formation in 2013 through collaboration and dedication. Alongside physical development, residents willingly contributed possessions, pooled through *Baitul Maal*, evidencing cooperation and shared concern for village sustainability. This initiative established *Baitul Maal* as the institution managing community funds and assets, serving as the hub for collective resources driven by Kasih Sayang Village's community spirit.

Until now, Kasih Sayang Village continues to grow with the arrival of people from outside the village who wish to live there for various reasons and goals. The influx of people from outside is not only because they are part of *Tuan Guru*'s disciples but also for various reasons, as expressed by Mrs. Sri, who mentioned staying in Kasih Sayang Village to deepen her religious knowledge. This shows that the form of voluntarism leads to Theodicean Voluntarism, where actions are considered good because they align with the will of God, or conversely, God wills something because it is considered good (Munir, 2006).

Furthermore, Mr. Azmi sincerely and openly shared his motivation for settling in Kasih Sayang Village. He explained that his main reason was a strong desire to undergo the learning process and be a student, to follow and understand the leadership manifested in that environment. This decision reflects his determination to actively engage in the dynamics of the village, imbibe leadership values, and delve into the policies implemented by the village leaders. This indicates Ethical Voluntarism, where human will is the center of all moral questions and is higher than all moral standards, such as conscience and reasoning. Choices made by humans based on their will determine all goodness (Munir, 2006).

Additionally, other community members, especially teenagers from Kasih Sayang Village, express their reasons for living in Kasih Sayang Village, primarily following their parents. This demonstrates that voluntarism leads to Psychological Voluntarism, which believes that will is the primary psychological factor driving human actions. Human behavior is triggered by the will existing in its psychological aspect. They also express that *Tuan Imam*'s leadership is a magnet that invokes love and involvement in village activities. Awareness of social and spiritual roles as the foundation of prosperity becomes increasingly apparent (Munir, 2006).

Through the high regard for voluntarism upheld by the entire community in navigating daily life in Kasih Sayang Village, a strong foundation is formed that creates and nurtures

life values, providing space for the village's prosperity. With the participation and active roles of the community, Kasih Sayang Village can achieve the level of development and progress currently witnessed. It is essential to note that the essence of prosperity in Kasih Sayang Village is not solely based on material achievements but also on establishing harmonious and collaborative relationships among its residents. The management of *Baitul Maal* as the center for managing collective resources signifies a fundamental foundation supporting the prosperity of this village. *Baitul Maal* plays a central role in controlling all the village's needs, creating balance and harmony in the distribution of resources.

The *Barak* units in Kasih Sayang Village represent a unique concept reflecting the village's prosperity and voluntarism. Initially, these units symbolized unity and togetherness, housing two families. As the town grew, more *Barak* units were built, indicating community expansion and increased population density. These houses, ranging from *Barak A* to *Barak O*, are constructed from simple materials like *rumbia* leaves, bamboo walls, and cement floors. Each unit, approximately 4m x 7m, includes basic amenities such as a bathroom, living room, TV room, and kitchen with standard appliances. The number of rooms varies based on family needs. Remarkably, ownership of items, like televisions, varies among houses, reflecting individual needs and understanding. Residents share resources based on financial capability, highlighting the values of simplicity and communal sharing ingrained in the community.

The communal kitchen, known as *Dapur Umum*, exemplifies the voluntarism within the Kasih Sayang Village community, which is crucial in providing food for all residents. Managed through a menu rotation system overseen by duty mothers, each is responsible for a week. It ensures equitable participation from all community members. With approximately 35 duty members, each serves for a day, amounting to about six rotations before a break. Food distribution is tailored to household size, emphasizing individual care. Meals are distributed in tiffin carriers, ensuring accurate allocation, and extending to workers

in various sectors. Moreover, the communal kitchen is open 24/7, accommodating individual preferences and social gatherings, such as weddings or funerals, showcasing its role beyond mere cooking.

Ingredients sourced from various sectors within the village foster interdependence. *Baitul Maal* facilitates barter practices with external sellers, further strengthening community ties. Notably, rice procurement occurs outside the village, highlighting flexibility in food management for diversity and ample availability.

The diverse ingredients used in cooking activities reflect the community's resourcefulness. Typically sourced locally, fish may be obtained through barter if prices are high. Vegetables come from community agriculture, emphasizing sharing and collaboration. Rice production, averaging around 300 kg daily, adjusts to daily needs, with fluctuations based on consumption patterns, especially for working men. Purchased vegetables are about 250 bundles, while fish and chicken quantities vary. Beyond food preparation, the communal kitchen symbolizes unity, brotherhood, and love in Kasih Sayang Village. It fosters emotional warmth and closeness, exemplifying the village's strong community spirit. Daily sharing actions embody happiness and love, fostering profound relationships among residents.

Community volunteering extends to economic activities, as evident in the monthly bazaar held in Kasih Sayang Village. This event supports Micro, Small, and Medium Enterprises (UMKM) while fostering camaraderie among residents. Additionally, it is a platform for children to showcase their talents in arts and culture, enriching village life and nurturing the younger generation. Its community-driven organization sets this bazaar. Residents actively participate in discussions covering various aspects, including the bazaar's concept, profit allocation for rental fees and infrastructure, and voluntary donations to *Baitul Maal*. Some profits are also allocated to support collective living needs. *Baitul Maal* contributes by providing capital for community members

unable to participate, following a consultative process. Thus, the bazaar embodies cooperation, active participation, and collective decision-making, enhancing the community's well-being.

The community's voluntarism in Kasih Sayang Village is demonstrated across various sectors, serving as vital financial reserves for daily needs. Residents willingly engage in industries aligned with their skills, contributing their earnings to *Baitul Maal* voluntarily. This pooled income is then utilized to meet collective needs, fostering a cooperative work environment where individuals contribute to village sustainability and well-being to the best of their capacity.

Community voluntarism in Kasih Sayang Village is demonstrated through a mutual symbiosis approach, fostering cooperation and mutually beneficial relationships among sectors. This approach highlights positive interdependence between village sectors, with collaboration and support forming the foundation for achieving common goals. Each sector contributes according to its capacity; collective deliberation is practiced if challenges arise. All sectors participate in discussions to identify and address problems collectively, reflecting the spirit of cooperation and shared responsibility in maintaining sectoral balance and sustainability.

Community voluntarism in Kasih Sayang Village extends to transforming personal assets into communal ones. Residents' vehicles, like cars or motorcycles, are considered communal property managed by *Baitul Maal*. This reflects the concept of togetherness and solidarity, where personal assets serve collective benefit. In times of mourning requiring asset sales, the community gathers for deliberations to find solutions supporting grieving residents. This approach embodies cooperation and shared responsibility in facing community challenges.

Therefore, the form of community voluntarism in Kasih Sayang Village, which leads to the social capital owned by the community, ultimately generates prosperity for *Baitul Maal*, which is the center of economic and social activities in the village. *Baitul Maal* symbolizes the success of the

community's cooperation and voluntary contributions, where communal assets are efficiently managed to support collective livelihoods. Furthermore, this voluntarism enriches *Baitul Maal* and creates prosperity for the whole community of Kasih Sayang Village. With a collaborative approach, the community can fulfill their well-being needs through the benefits derived from *Baitul Maal*. This includes access to capital, public facilities, and shared resources, all contributing to collective prosperity. The community's voluntarism in Kasih Sayang Village not only shapes the center of economic activities but also embraces the community's prosperity. This is tangible evidence that the spirit of mutual cooperation and concern for common interests can create a prosperous and harmonious environment for the whole Kasih Sayang Village community.

Thus, this aligns with the concept of prosperity described in the preamble of the 1945 Constitution, which uses the term *Kesejahteraan Umum* (General Welfare). The concept depicts the responsibility of each individual and the state to achieve general prosperity. Individual prosperity involves personal needs such as food, healthcare, housing, education, freedom, culture, science, morality, religion, and more. Although individuals can achieve these on their own, assistance from the community may be necessary. The level of prosperity and justice in society facilitates individuals to attain prosperity (Kaelan, 2013).

## CLOSING

*Baitul Maal* in Kasih Sayang Village is an economic center that represents a financial design that symbolizes togetherness and collaboration within the community. The role of *Baitul Maal* goes beyond economic aspects, encompassing development, empowerment, and the improvement of community well-being. *Baitul Maal* transforms into an institution of financial management based on familial and communal values, which align with the esteemed Pancasila values. *Baitul Maal* also embodies the spirit of citizenship and sustainability instilled in the community of

Kasih Sayang Village. As an economic design, *Baitul Maal* reflects the spirit of cooperation and care for others, collectively creating an empowered and sustainable environment. Its presence has a positive impact on guiding the community toward holistic development and sustainable empowerment based on the Pancasila values that form the foundation of community life in Kasih Sayang Village.

The community of Kasih Sayang Village operates on its social capital mainly through three forms of voluntarism. Theodicean Voluntarism centers on relying on God's guidance in all activities; Ethical Voluntarism drives actions based on goodwill and a desire to foster harmony; and Psychological Voluntarism emphasizes internal motivations over practical needs. These forms of voluntarism foster unity, cooperation, and collective well-being, creating a prosperous environment rooted in spiritual, moral, and psychological values felt throughout the community.

Officially, designating Kasih Sayang Village as a role model for other villages is crucial for promoting the spirit of citizenship and spreading Pancasila values. This designation can enhance social justice and provide broader community support. The government can mobilize community support by emphasizing concepts of voluntarism, such as theodical, ethical, and psychological. Encouraging community participation fosters contribution and can be replicated in other communities. In replicating the *Baitul Maal* model, integrating spiritual, moral, and psychological values is essential for creating harmonious and empowered environments and promoting collective prosperity. When adopting the prosperity concept in villages, further research should consider external factors like government policies, national economic conditions, and environmental influences on sustainability and development.

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