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THE PRINCIPLE OF TA'AWUN IN CONSUMER MICROFINANCING MANAGEMENT: AN ISLAMIC LAW AND ISLAMIC ECONOMICS STUDY

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ABSTRACT

This study aims to analyze the principle of ta'awun in consumer microfinancing management from the perspectives of Islamic law and Islamic economics. The principle of ta'awun is important because Islamic financing should not only focus on transactions but also promote fairness, responsibility, and the welfare of the parties involved. This study employs a qualitative method with a library research approach by examining Islamic legal sources, fatwas issued by the National Sharia Board of the Indonesian Council of Ulama, relevant regulations, and scholarly literature. The data are analyzed descriptively and qualitatively through thematic identification and synthesis. The findings indicate that ta'awun can serve as an ethical foundation for consumer microfinancing management through four main aspects: the foundation of Islamic values, compliance with legal requirements and contractual principles, orientation toward public benefit and consumer protection, and the sustainability of financing relationships. This study concludes that integrating ta'awun with Islamic legal requirements and the objectives of maqashid al-shariah can provide a conceptual framework for consumer microfinancing management that is fair, responsible, and consistent with Islamic principles.

Keywords: *ta'awun; consumer microfinancing; Islamic economic law; maqashid al-shariah; consumer protection*

1. INTRODUCTION

Microfinance is an economic instrument that plays an important role in expanding public access to financing to meet economic needs and improve welfare. From the perspective of Islamic economics, financing is understood not merely as an economic activity aimed at meeting funding needs or generating profit; it must also take into account justice, public benefit, a balance of rights and obligations, and social responsibility. These orientations are particularly important in consumer microfinancing, especially when financing involves communities with limited access to formal financial services. Therefore,

microfinance management should be examined not only in terms of economic considerations and business sustainability, but also in light of the principles of Islamic law and the ethics of Islamic economics that underpin it.

One fundamental principle of Islamic economics relevant to this issue is ta'awun, namely mutual assistance and cooperation in pursuing good. The normative basis for this principle is found in the Qur'an, Surah al-Mā'idah, verse 2, which commands Muslims to help one another in righteousness and piety and prohibits cooperation in sin and hostility (Ministry of Religious Affairs of the Republic of Indonesia, 2019, Q.S. al-Mā'idah [5]: 2). This principle indicates that relationships among parties in economic activity should not be based solely on individual interests, but should also be directed toward creating shared benefits and preventing actions that harm others. In consumer microfinancing, ta'awun can serve as an ethical perspective for examining how access to financing is provided, how the rights and obligations of the parties are balanced, and how consumer interests and the sustainability of financing activities are considered proportionately.

Nevertheless, ta'awun should not be understood merely as providing assistance or facilitating payments for consumers. In financing relationships, the spirit of mutual assistance must operate within a legal framework that clarifies the contract (akad), the object of the transaction, the parties' rights and obligations, and the legal consequences for each party. Sharia principles require economic relationships to be based on clear terms, mutual consent, honesty, and justice, while avoiding prohibited elements in transactions. Accordingly, the value of ta'awun must be analyzed alongside the rules of fiqh al-muʿāmalāt and the characteristics of the contract used. This analysis is important because the social purpose of a financing activity does not, by itself, make every aspect of its transactional mechanism compliant with Islamic law.

Indonesia's legal framework for Islamic financing provides several guidelines relevant to this issue. The National Sharia Board of the Indonesian Council of Ulama (DSN-MUI) issued Fatwa No. 119/DSN-MUI/II/2018 on Ultra-Micro Financing Based on Sharia Principles, which specifically addresses financing for very small-scale needs (DSN-MUI, 2018). Provisions governing particular contracts, such as murabahah, also provide a basis for examining transaction characteristics, the position of the parties, and compliance with Sharia requirements in financing implementation. The Financial Services Authority (OJK, 2023a), through its Murabahah Financing Product Guidelines, explains general provisions, the parties, the object, offer and acceptance, and various murabahah financing schemes. Meanwhile, consumer protection in the financial services sector is regulated, among other instruments, by OJK Regulation No. 22 of 2023 on Consumer and Public Protection in the Financial Services Sector (OJK, 2023b). These provisions can be used to analyze ta'awun at the intersection of Islamic moral values, transaction validity, and the protection of consumer interests. Their application must, however, take account of the type of business operator, the characteristics of the activity, and the scope of each provision.

From the perspective of Islamic economics, microfinance management must also consider objectives beyond the achievement of financial profit. The realization of maqāṣid al-sharīʿah in Islamic microfinance highlights the importance of aligning financing practices with the objectives of Sharia, including when addressing financing costs, consumer debt burdens, and Sharia governance (Ab Rahman, 2020). A systematic review of Islamic microfinance and poverty alleviation in Indonesia identifies the role of Islamic microfinance institutions as an important aspect of discussions about Islamic finance's

contribution to socioeconomic issues (Martiana and Rahmanto, 2021). These studies provide a basis for understanding that Islamic microfinance should be assessed through both economic and social dimensions. Within this framework, ta'awun can be positioned as a value connecting the goal of helping communities with the requirements of justice, responsibility, and sustainable financing management.

Studies of ta'awun in Islamic financial institutions have also examined the implementation of mutual assistance through the al-qardh contract. This research discusses the concept of al-qardh from a jurisprudential perspective, challenges in its implementation, and its use in Islamic financial institutions (Rukiah, 2019). The findings indicate difficulties in optimizing the social function of al-qardh, including issues concerning understanding the obligation to repay a loan. This research is relevant because it shows that the value of mutual assistance in financing requires an adequate understanding of contracts and appropriate implementation mechanisms. However, ta'awun is not limited to the al-qardh contract. It can also be examined as a value framework underpinning economic relationships, provided that the analysis distinguishes commercial contracts from social contracts. This distinction is necessary to ensure that the social orientation of financing does not obscure the legal consequences of the contract used.

An initial review of the relevant literature indicates that previous studies have addressed ta'awun in Islamic financial institutions, the social objectives of microfinance, and the conformity of contracts with Sharia principles. Nevertheless, there remains room to synthesize ta'awun more systematically with Islamic legal and economic analysis of consumer microfinancing management. This research gap concerns how the principle of mutual assistance can be operationalized as an analytical framework linking contractual clarity, a balance of rights and obligations, consumer protection, public benefit, and economic sustainability. Thus, this study does not merely explain the meaning of ta'awun; it examines its position and relevance in developing a framework for consumer microfinancing management consistent with Islamic economic values and Sharia law.

This study aims to analyze the principle of ta'awun in consumer microfinancing management from the perspectives of Islamic law and Islamic economics. Specifically, it explains the normative basis of ta'awun, analyzes its relevance to contractual provisions and legal relationships in financing, and identifies its implications for justice, consumer protection, public benefit, and economic sustainability. The study uses a qualitative approach through library research, examining Islamic normative sources, DSN-MUI fatwas, relevant regulations, academic books, and scholarly journal articles. The analysis involves reviewing and conceptually synthesizing these sources to formulate an analytical framework for ta'awun in consumer microfinancing. The findings are expected to contribute conceptually to Islamic legal and economic studies, particularly by connecting mutual assistance with legal compliance, transactional justice, and public benefit in financing activities.

2. RESEARCH METHOD

This study adopts a qualitative approach using library research. This approach was selected because the study analyzes the principle of ta'awun in consumer microfinancing

management from the perspectives of Islamic law and Islamic economics by examining written sources, without collecting field data through interviews or observations. Library research enables concepts, normative principles, legal provisions, and previous research findings to be examined critically and systematically to develop a comprehensive understanding of the issue. A literature review can serve as a research method for integrating existing knowledge, identifying research gaps, and developing concepts (Snyder, 2019). Accordingly, this study seeks to construct a conceptual synthesis of the position and relevance of ta'awun in consumer microfinancing management.

The research data comprise primary and secondary sources. Primary sources include the Qur'an, hadith relevant to mutual assistance and mu'āmalāt transactions, fatwas of the National Sharia Board of the Indonesian Council of Ulama (DSN-MUI), and legislation concerning Islamic financing and consumer protection, within the scope of their applicability. Secondary sources include scholarly books, national and international journal articles, and academic publications addressing ta'awun, fiqh al-mu'āmalāt, financing contracts, Islamic economics, transactional justice, consumer protection, and economic public benefit. Literature was searched through Google Scholar, Garuda, and the official websites of institutions issuing relevant legal sources and policies.

Data were collected through documentation, involving the identification, retrieval, reading, recording, and categorization of relevant information from written sources. This process included literature searches using keywords such as ta'awun, Islamic microfinance, Islamic economic law, financing contracts, consumer protection, and public benefit. The information obtained was then grouped according to source, subject matter, legal argument, Islamic economic concept, and relevance to the research objectives. In qualitative research, document analysis involves examining and interpreting documents to obtain meaning, understanding, and empirical or conceptual knowledge relevant to the research focus (Bowen, 2009).

The data were analyzed using qualitative content analysis supplemented by thematic synthesis. The analysis consisted of four stages. First, data identification and reduction, in which information relevant to ta'awun and consumer microfinancing management was selected. Second, coding and categorization, in which information was organized into analytical themes covering the normative basis of ta'awun, contractual characteristics and legal relationships, justice and consumer protection, and public benefit and economic sustainability. Third, interpretation and synthesis, in which arguments from Islamic legal sources, regulations, and academic literature were compared and connected to identify common ground, differences in perspective, and conceptual implications. Fourth, conclusion formulation, in which the synthesis was used to explain the position of ta'awun and its relevance as an analytical framework for consumer microfinancing management from the perspectives of Islamic law and Islamic economics.

To ensure analytical rigor, the study considered source traceability, consistency of interpretation, and comparison of information across sources. Normative provisions were analyzed by distinguishing the value foundations of Sharia, the characteristics of each contract, and relevant positive law. Previous research findings were used to strengthen the conceptual interpretation and identify opportunities for further inquiry. Through these procedures, the study seeks to produce an evidence-based conceptual synthesis of the relationship between ta'awun, compliance with Sharia requirements, consumer protection, and economic public benefit in consumer microfinancing management.

3. RESULT AND ANALYSIS

Ta'awun as an Ethical Foundation for Consumer Microfinancing Management

Ta'awun is a fundamental value in Islamic teachings that emphasizes cooperation and mutual assistance in pursuing good. Its normative basis is found in the Qur'an, Surah al-Mā'idah, verse 2, which commands Muslims to help one another in righteousness and piety and prohibits cooperation in sin and hostility (Ministry of Religious Affairs of the Republic of Indonesia, 2019, Q.S. al-Mā'idah [5]: 2). This verse establishes that social and economic relationships in Islam are not directed solely toward individual interests but must also consider goodness, justice, and shared public benefit.

In Islamic economics, ta'awun can be understood as an ethical orientation encouraging parties to build economic relationships based on care, responsibility, and a willingness to benefit others. This principle does not require all economic transactions to take place without profit; rather, it requires that the pursuit of profit remain consistent with Sharia provisions and responsibility toward the parties involved. Thus, financing activities may have economic objectives while also generating social benefits, provided that the contract structure, transaction mechanisms, and implementation comply with applicable requirements.

The relevance of ta'awun to consumer microfinancing lies in financing's role as a means of helping people meet their economic needs. Access to financing can make it easier for consumers to obtain goods or meet particular needs that they cannot pay for in cash. Such convenience, however, must be accompanied by clear information, transparent costs, a balance of rights and obligations, and consideration of consumers' ability to meet their obligations. Therefore, the mutual-assistance orientation should not be assessed solely by the availability of financing facilities, but through the entire relationship between the financing provider and the consumer.

Research on the implementation of ta'awun through the al-qardh contract explains that this loan contract serves an important social function in Islamic financial institutions. However, the research also identifies obstacles to optimizing al-qardh's social function, including misunderstandings about the obligation to repay loans. This indicates that mutual assistance requires a proper understanding of contractual characteristics and the responsibilities of the parties. Accordingly, ta'awun should not be interpreted as eliminating contractual obligations, but as an ethical principle encouraging obligations to be fulfilled fairly, responsibly, and in accordance with Sharia requirements (Rukiah, 2019).

Based on this synthesis, ta'awun in consumer microfinancing management can be analyzed through three dimensions. First, access: the extent to which financing mechanisms give consumers a reasonable opportunity to meet their economic needs. Second, justice: how the parties' rights and obligations are established transparently and proportionately. Third, responsibility: how financing providers and consumers fulfill their obligations and address issues arising during the financing relationship. These three dimensions form an analytical framework derived from a synthesis of ta'awun and the rules of mu'āmalāt; they are not standardized indicators specifically established by a particular fatwa.

Ta'awun from the Perspective of Islamic Financing Law

From the perspective of Islamic law, financing is a mu'āmalāt relationship that must be established through a clear contract and comply with Sharia requirements. The contract determines the nature of the transaction, the position of the parties, the object of the agreement, and the rights and obligations arising from the legal relationship. Therefore, an analysis of ta'awun in consumer microfinancing must consider the relationship between the value of mutual assistance and the legal provisions governing the transaction. The intention to help consumers does not, by itself, establish the validity of a contract; validity also depends on fulfillment of the pillars, conditions, and requirements relevant to the contract used.

One relevant reference is DSN-MUI Fatwa No. 119/DSN-MUI/II/2018 on Ultra-Micro Financing Based on Sharia Principles. The fatwa specifically addresses ultra-micro financing under Sharia principles and can serve as a reference for understanding the regulation of very small-scale financing (DSN-MUI, 2018). Its use must, however, take account of the scope and characteristics of the transaction under examination. The term "consumer microfinancing" is not automatically equivalent to "ultra-micro financing" as defined in the fatwa. The relevance of the fatwa must therefore be determined by the characteristics of the financing activity and the contract used, rather than by similarity of terminology alone.

Contractual characteristics matter because each contract has different legal consequences. Under al-qardh, the legal relationship essentially concerns a loan that must be repaid in accordance with Sharia requirements. Murabahah, by contrast, is a sale transaction in which the acquisition cost and agreed profit are disclosed. These differences show that ta'awun can be present in different types of economic relationships, but its implementation and legal consequences cannot be treated as identical. Rukiah (2019) identifies al-qardh as an instrument with a social function, while the Financial Services Authority (2023) explains the principles and schemes of murabahah financing in the context of Islamic banking.

The Murabahah Financing Product Guidelines issued by the OJK in 2023 explain several important aspects of murabahah implementation, including the parties, the object, offer and acceptance, and other transaction-related provisions (OJK, 2023). The guidelines demonstrate the importance of a clear transaction structure in ensuring that financing is carried out according to the characteristics of the contract used. In relation to ta'awun, contractual clarity can be regarded as an ethical and legal prerequisite for an economic relationship based on mutual respect. Consumers need to understand the substance of the agreed transaction, while financing providers must ensure that the contract is implemented in accordance with the governing provisions.

From a legal perspective, ta'awun should also be connected with protecting parties who may suffer losses because of information asymmetry or unclear agreements. OJK Regulation No. 22 of 2023 governs consumer and public protection in the financial services sector (OJK, 2023). This regulation is relevant where the activity and business operator under examination fall within its scope. Therefore, applying ta'awun to consumer microfinancing cannot be separated from the legal obligations applicable to financing service providers.

The relationship between ta'awun and Islamic financing law can thus be understood as complementary. Ta'awun provides a moral orientation emphasizing assistance and the provision of benefits, while Islamic financing law offers a normative framework to ensure

that economic relationships are conducted through appropriate contracts and comply with applicable requirements. Mutual assistance does not replace legal provisions; rather, it can serve as an ethical foundation for exercising the rights and fulfilling the obligations arising from a contract. This synthesis confirms that social orientation and legal compliance must operate together in consumer microfinancing management.

Integrating Ta'awun with Justice, Consumer Protection, and Economic Public Benefit

Islamic economics views economic activity as part of an effort to achieve well-being that extends beyond financial profit. Economic activity must also consider justice, responsibility, and benefits for society. In consumer microfinancing, this orientation requires a balance between financing providers' interest in maintaining sustainable operations and consumers' interest in receiving services that are clear, fair, and suited to their financial capacity.

Thaidi et al.'s (2020) study on realizing maqāṣid al-sharī'ah in Islamic microfinance provides a basis for understanding the importance of connecting financing practices with the objectives of Sharia. The maqāṣid al-sharī'ah perspective directs analysis toward the purposes and public benefits intended by Islamic legal provisions. In consumer microfinancing, this perspective can be used to assess whether a financing mechanism is likely to provide reasonable benefits, protect the interests of the parties, and prevent undue harm. Such an assessment must nevertheless take account of the contract's characteristics, applicable legal requirements, and the circumstances of the transaction being analyzed.

Ta'awun has a conceptual relationship with justice because assistance in economic relationships should not produce an imbalance in rights and obligations. Financing provided to consumers should be accompanied by adequate explanations of the transaction value, payment obligations, term, and agreed consequences. At the same time, consumers are responsible for fulfilling their contractual obligations under a valid contract. This balance demonstrates that ta'awun is not merely a one-sided orientation on the part of the financing provider; it is a value that should be reflected in the reciprocal relationship between the parties.

Consumer protection becomes important when financing involves differences in information and financial capacity between providers and consumers. Transparency regarding contracts, costs, payment obligations, and mechanisms for resolving problems is essential to establishing a fair financing relationship. OJK Regulation No. 22 of 2023 provides a framework for consumer and public protection in the financial services sector, with applicability depending on the scope of the regulated parties and activities (OJK, 2023). From the perspective of ta'awun, consumer protection can be understood as a form of responsibility to ensure that the financing relationship does not benefit only one party but also respects the rights of the other.

Nevertheless, consumer protection does not mean eliminating every economic risk associated with financing. Financing relationships still involve payment obligations and risks that must be managed responsibly. If consumers experience difficulty meeting their obligations, the issue should be resolved by considering the contract, applicable regulations, and relevant circumstances. Ta'awun can provide an ethical basis for

encouraging proportionate solutions that do not cause undue harm, but it must not be used to disregard contractual rights or justify conduct contrary to Sharia requirements.

Economic public benefit in consumer microfinancing is also connected to the sustainability of financing activities themselves. Financing providers need adequate risk and resource management to operate sustainably. Consumers, in turn, need financing mechanisms that do not impose burdens disproportionate to their financial capacity. Ta'awun should therefore be understood as an effort to balance consumer benefit, contractual responsibility, and the sustainability of economic activity.

Based on the literature synthesis, the relationship between ta'awun, justice, consumer protection, and economic public benefit can be explained through three analytical principles. First, the principle of benefit: financing should serve a clear purpose and provide reasonable benefits to consumers. Second, the principle of balance: the relationship between the parties should reflect contractual clarity, information transparency, and a balance of rights and obligations. Third, the principle of sustainability: financing management should consider repayment responsibilities, risk management, and the continuity of economic activity. These principles are the result of this study's conceptual synthesis and are not standardized formulations explicitly established by any single legal source.

Conceptual Synthesis

The synthesis of Islamic normative sources, Islamic financing provisions, relevant regulations, and academic literature indicates that ta'awun can be positioned as an ethical framework connecting social orientation with legal compliance and economic sustainability. The Qur'anic foundation provides moral direction for helping one another in goodness, while the rules of fiqh al-muʿāmalāt, fatwas, and regulations provide a framework for assessing transaction characteristics and the responsibilities of the parties. Literature on microfinance and maqāṣid al-sharīʿah further broadens the analysis by highlighting public benefit and social impact as considerations in financing management (Ministry of Religious Affairs of the Republic of Indonesia, 2019; DSN-MUI, 2018; Thaidi et al., 2020).

This synthesis also shows that ta'awun cannot stand alone as the sole criterion for determining whether financing complies with Sharia. A transaction intended to help consumers must still meet the requirements of the contract used. Conversely, formal compliance with a contract's requirements should also be considered within an ethical framework that takes justice and public benefit into account. Thus, analyzing consumer microfinancing requires an approach that proportionately integrates normative, legal, and economic dimensions.

In this study, the relationship is formulated through a conceptual framework consisting of four elements. First, the normative foundation: the value of ta'awun derived from Islamic teachings. Second, legal compliance: the conformity of the contract, clarity of rights and obligations, and fulfillment of relevant legal requirements. Third, an orientation toward public benefit: attention to transactional justice, consumer protection, and economic benefits. Fourth, sustainability: responsible financing management that takes account of risks and the parties' ability to fulfill their obligations.

These four elements are interrelated and cannot be entirely separated. The normative foundation provides value-oriented direction; legal compliance ensures boundaries and

certainty in transactions; the public-benefit orientation places human interests among the key considerations; and sustainability connects social objectives with the capacity to manage economic activity over the long term. This framework is the researcher's synthesis of the reviewed literature and can be used to develop conceptual studies of consumer microfinancing from the perspectives of Islamic law and Islamic economics.

The conceptual contribution of this study lies in positioning ta'awun not merely as a general moral value, but as an analytical perspective linking legal compliance, justice in contractual relationships, consumer protection, and economic public benefit in consumer microfinancing. This framework provides a basis for future research to test its application to particular contract types, financing models, or institutions through empirical investigation. Given that this study is based on library research, its conclusions are limited to normative and conceptual arguments derived from the written sources analyzed.

4. CONCLUSION

Ta'awun is an ethical foundation for Sharia-based consumer microfinancing management, emphasizing mutual assistance, justice, transparency, responsibility, and public benefit. Its application should be integrated with compliance with Islamic legal and contractual requirements, consumer protection, and the objectives of maqāṣid al-sharī'ah. Based on the literature synthesis, this study formulates four conceptual aspects of ta'awun-based financing management: the foundation of Sharia values; legal and contractual compliance; an orientation toward public benefit and consumer protection; and the sustainability of financing relationships. This framework offers an initial reference for examining fair and Sharia-compliant consumer microfinancing management. Because this study is based on library research, future studies should test the framework's relevance through empirical research at financing institutions.

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