



THE PHENOMENOLOGY OF TA'AWUN IN MUSLIM ECONOMIC EXPERIENCE: A PHILOSOPHICAL STUDY OF COLLECTIVE ECONOMIC CONSCIOUSNESS

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Received: Agustus 2025

Accepted: Agustus 2025

Published: Agustus 2025

Abstract :

This study investigates the phenomenon of ta'awun (mutual cooperation) within the context of Muslim economic experience through a phenomenological lens. Utilizing a philosophical approach, this research aims to uncover the essence and meaning of the collective economic consciousness underlying ta'awun practices. A qualitative research method, through comprehensive literature review and descriptive analysis, is employed to explore the manifestations of ta'awun, ranging from traditional barter systems to contemporary Islamic finance innovations such as Sharia fintech and crowdfunding. Findings indicate that ta'awun is not merely an economic transaction but an intersubjective experience that shapes a collective consciousness prioritizing solidarity, justice, and sustainability. This study contributes to a deeper understanding of the ethical and philosophical dimensions of Islamic economics, challenging individualistic economic paradigms, and offering a framework for developing more humane and equitable economic models. The collective economic consciousness emerging from ta'awun serves as a foundation for building resilient and prosperous communities.

Keywords: Ta'awun, Phenomenology, Collective Economic Consciousness

Abstrak :

Penelitian ini menyelidiki fenomena ta'awun (tolong-menolong) dalam konteks pengalaman ekonomi Muslim melalui lensa fenomenologi. Dengan menggunakan pendekatan filosofis, studi ini bertujuan untuk mengungkap esensi dan makna kesadaran kolektif ekonomi yang mendasari praktik ta'awun. Metode penelitian kualitatif, melalui tinjauan literatur yang komprehensif dan analisis deskriptif, digunakan untuk mengeksplorasi manifestasi ta'awun, mulai dari sistem barter tradisional hingga inovasi keuangan Islam kontemporer seperti fintech syariah dan crowdfunding. Temuan menunjukkan bahwa ta'awun bukan hanya transaksi ekonomi, melainkan pengalaman intersubjektif yang membentuk kesadaran kolektif yang mengedepankan solidaritas, keadilan, dan keberlanjutan. Studi ini berkontribusi pada pemahaman yang lebih dalam tentang dimensi etis dan filosofis ekonomi Islam, menantang paradigma ekonomi individualistik, dan menawarkan kerangka kerja untuk mengembangkan model ekonomi yang lebih manusiawi dan berkeadilan. Kesadaran kolektif ekonomi yang muncul dari ta'awun berfungsi sebagai landasan bagi pembangunan komunitas yang tangguh dan sejahtera.

Kata Kunci: Ta'awun, Fenomenologi, Kesadaran Ekonomi Kolektif

INTRODUCTION

Islamic Economics, as both a scholarly discipline and a practical system, is firmly rooted in ethical and moral values derived from the Quran and the Sunnah of Prophet Muhammad (peace be upon him) (Chapra, 2000). One of the fundamental concepts that shapes the Islamic economic ethos is ta'awun, which means mutual assistance, helping one another, and cooperation in righteousness (Al-Quran, Al-Ma'idah: 2). This concept is not merely a moral recommendation,



but rather an imperative that guides individual and collective behavior in the economic sphere, emphasizing that true prosperity is achieved through synergy and solidarity, not through unbounded competition (Siddiqi, 1992).

Throughout the history of Islamic civilization, ta'awun has manifested in various forms, ranging from institutionalized zakat and waqf systems, early cooperatives, to socio-economic practices grounded in the spirit of togetherness (Kahf, 1999). The Prophet himself (peace be upon him) said, "A believer to another believer is like a building whose different parts reinforce each other" (Hadith Bukhari, No. 482; Hadith Muslim, No. 2585). This hadith underscores the importance of social cohesion and interdependence among believers, which inherently carries significant implications for how Muslim societies organize their economic life.

Nevertheless, in the modern economic era dominated by instrumental rationality, individualism, and private profit maximization, the essence of ta'awun is often reduced to mere charity or philanthropy, losing its philosophical dimension as a foundation for collective economic consciousness (Askari, Iqbal, & Mirakhor, 2015). Mainstream economic paradigms tend to neglect the intersubjective and normative aspects of economic experience, viewing individuals as separate rational agents acting based on self-interest (Sen, 1987). This approach, which often leads to inequality and exploitation, demands a renewed exploration of more holistic philosophical alternatives.

This research proposes a phenomenological approach to explore the experience of ta'awun within the context of Muslim economics. Phenomenology, as developed by Edmund Husserl and Alfred Schutz, enables us to understand the essence of directly conscious experience, focusing on individuals' "lifeworld" (Lebenswelt) and the meanings they attribute to their actions and interactions (Schutz, 1967; Husserl, 1970). By applying phenomenology, we can transcend superficial descriptions of ta'awun practices and delve into the consciousness structures that shape motivations, perceptions, and collective economic interactions in Muslim society.

This study specifically aims to: (1) conceptualize ta'awun from a phenomenological perspective; (2) identify how collective economic consciousness manifests through ta'awun practices in Muslim economic experience; and (3) analyze the philosophical implications of these findings for developing more just and sustainable Islamic economic models. Through this exploration, it is hoped to make a significant contribution to Islamic economic literature and social philosophy, offering new insights into the potential of ta'awun as a pillar of human- and community-centered economic development.

RESEARCH METHOD

This research adopts a qualitative approach using literature review methods and descriptive-philosophical analysis. The literature review method is employed to collect and synthesize various primary and secondary sources relevant to the concepts of ta'awun, phenomenology, Islamic economics, and collective consciousness. These sources include the Quran, Hadith, tafsir

(Quranic exegesis), classical Islamic economic texts, scholarly journals, books, and research reports from the disciplines of economics, sociology, philosophy, and Islamic studies.

The primary focus of the literature review is to critically identify and analyze various interpretations and manifestations of ta'awun throughout Islamic history to contemporary practices. This stage also involves mapping key concepts in Husserl and Schutz's phenomenology, such as intentionality, intersubjectivity, Lebenswelt, and typification, to establish a robust analytical framework.

Descriptive-philosophical analysis is then applied to the collected data. This involves:

Through this methodology, this research endeavors to generate a rich and nuanced understanding of ta'awun as a lived economic experience, with emphasis on its philosophical dimensions and the formation of collective consciousness, rather than merely as an instrument for achieving economic objectives.

FINDINGS AND DISCUSSION

The findings from this phenomenological study reveal that ta'awun is more than merely transactional economic action; it is an intersubjective experience that shapes and is shaped by Muslim economic collective consciousness. This involves deep understanding of values, shared purposes, and mutual recognition among individuals within the community. The following discussion is divided into several sub-sections to analyze the findings in depth.

Descriptive 1 : Conceptualization of Ta'awun from a Phenomenological Perspective, from a phenomenological standpoint, ta'awun is not a static concept, but rather a phenomenon that is lived and continuously constructed through the life-world (Lebenswelt) of Muslim individuals. It is an intentional action rooted in ethical and moral consciousness, which transcends mere material profit-loss calculations (Husserl, 1970). Individuals who engage in ta'awun direct their consciousness not only toward material needs, but also toward fulfilling social and spiritual needs that arise from community interdependence. This is an "orientation toward the other" that is essential in forming socio-economic bonds (Schutz, 1967).

Unlike conventional economic systems that are often based on competition and individual utility maximization, ta'awun is rooted in principles of distributive justice and solidarity.

Aspect	Ta'awun (Islamic Economics)	Capitalism	Socialism
Basic Philosophy	Solidarity, Divine Justice, Brotherhood (Ukhuwah)	Individualism, Profit Maximization, Market Efficiency	Equality, Collective Ownership, Redistribution

Economic Goals	Worldly-Afterlife Welfare (Falah), Social Justice, Ethical Growth	Wealth Accumulation, GDP Growth, Innovation	Income Equality, Public Welfare, Elimination of Exploitation
Action Motivation	Worship, Social Responsibility, Seeking Allah's Pleasure	Self-Interest, Material Profit, Competition	Collective Needs, Class Consciousness, Worker Solidarity
Main Mechanisms	Cooperation, Zakat, Waqf, Qard Hasan, Sharia Cooperatives	Market Mechanisms, Investment Capital, Corporate Competition	Central Planning, State Ownership, Social Safety Net

Table.1 presents a conceptual comparison between ta'awun and several economic systems

This comparative analysis highlights the distinctive characteristics of ta'awun as an Islamic economic approach that differs fundamentally from both capitalist and socialist paradigms. The table demonstrates how ta'awun offers a unique third way that integrates spiritual dimensions with economic activities, emphasizing brotherhood and divine justice as foundational principles.

The comparison reveals that while capitalism prioritizes individual profit maximization and socialism focuses on collective equality, ta'awun seeks to balance individual needs with community welfare through divinely-guided principles. This approach creates a framework where economic activities are viewed as acts of worship and social responsibility, rather than mere profit-seeking or class struggle.

The mechanisms employed in ta'awun – such as zakat, waqf, qard hasan, and sharia cooperatives – reflect its emphasis on voluntary cooperation and mutual support, distinguishing it from the market-driven mechanisms of capitalism or the state-controlled approaches of socialism. This unique positioning makes ta'awun a compelling alternative economic model that addresses both material and spiritual dimensions of human welfare.

Descriptive 2 : Manifestations of Ta'awun in Contemporary Economic Practices, despite the challenges of modernization, the spirit of ta'awun continues to manifest in various contemporary Muslim economic practices, demonstrating its adaptability and relevance. These include:

Islamic Social Finance: The zakat, waqf, and infaq/sedekah systems are institutionalized forms of ta'awun for wealth redistribution and social development. Zakat and waqf funds are used to support education, healthcare, and economic empowerment of the poor, creating a social safety net grounded in solidarity (Ali, 2015).

Sharia Cooperatives: Sharia-based cooperatives operate with a spirit of mutual assistance among their members, whether in savings and loans, production, or consumption. This model prioritizes justice, transparency, and fair risk-profit sharing, avoiding riba (interest) and speculation practices (Hasan, 2010).

Sharia Crowdfunding: Sharia-compliant crowdfunding platforms (for example, based on mudharabah or musyarakah) enable communities to

collectively fund business or social projects. This is a modern form of ta'awun that utilizes technology to channel funds from many individuals to entrepreneurs or initiatives in need, with a spirit of sharing risks and profits.

Sharia Fintech (P2P Lending, Halal E-Commerce): Fintech innovations in sharia economics also serve as a medium for ta'awun. For instance, sharia peer-to-peer lending platforms allow individuals to provide interest-free loans (qard hasan) or profit-sharing based investments, while halal e-commerce builds ecosystems where Muslim business actors mutually support sharia-compliant products and services.

Value-Based Sharing Economy: Sharing economy concepts such as vehicle sharing or workspace sharing, when internalized with Islamic values, can become manifestations of ta'awun that focus on resource efficiency and togetherness, reducing excessive consumerism and waste.

Practice Form	Ta'awun Description	Implementation Examples	Related Sharia Principles
Zakat and Waqf	Mandatory and voluntary wealth redistribution mechanisms for social and economic development, a form of vertical solidarity.	Baznas, Dompot Yatim Mandiri (Zakat), Wakaf Mandiri (Cash Waqf), Productive Waqf (Waqf)	Al-Ma'un, At-Taubah: 60 (Zakat), Al-Baqarah: 261 (Infaq/Sedekah), Fiqh Wakaf
Sharia Cooperatives	Member-based economic institutions that mutually assist in savings and loans, production, or consumption aspects.	Sharia Financial Services Cooperatives (KJKS), Sharia Consumer Cooperatives	Al-Ma'idah: 2 (Ta'awun), Mudharabah, Musyarakah, Bai'
Sharia Crowdfunding	Online collective fundraising from many individuals for sharia-compliant business or social projects.	Profit-sharing based investment platforms, social donation platforms	Mudharabah, Musyarakah, Qard Hasan (if donation)
Sharia Fintech	Utilization of technology to facilitate sharia financial transactions involving multiple parties.	Sharia P2P Lending, Halal E-commerce, Digital Sharia Investment	Qard Hasan (P2P), Bai', Ijarah, Murabahah (E-commerce)
Value-Based Sharing Economy	Sharing resources and assets (not ownership) for efficiency and collective benefit.	Vehicle sharing platforms or Muslim community workspace sharing	Al-Hujurat: 10 (Brotherhood), Al-Hasyr: 9 (Itsar/Prioritizing Others)

Table.2 summarizes several manifestations of ta'awun in contemporary economic practices

This comprehensive table demonstrates how traditional Islamic principles of mutual assistance (ta'awun) have been successfully adapted and implemented in modern economic contexts. Each practice form maintains its foundation in Islamic teachings while leveraging contemporary tools and platforms to serve the broader Muslim community's economic and social needs.

Descriptive 3 : Collective Economic Consciousness in the Context of Ta'awun, phenomenological Foundation of Collective Economic Consciousness, the core of the ta'awun experience lies in the formation of collective economic consciousness. This represents far more than a simple aggregation of individual consciousnesses; rather, it constitutes a distinct consciousness entity that emerges from shared interactions and experiences, where common values are internalized and guide economic actions (Durkheim, 1984). Within Schutz's phenomenological framework, this consciousness manifests as a "shared Lebenswelt" (shared lifeworld), where individuals understand and interpret others' actions within the same meaningful framework (Schutz, 1967).

Distinctive Characteristics of Collective Economic Consciousness in Ta'awun :

1. Empathetic Intersubjectivity, individuals not only rationally comprehend others' needs but also experience genuine empathy, which drives mutual assistance behaviors. This represents a consciousness of others' suffering and hopes as integral parts of the collective "self."

2. Transcendent Value Orientation, economic actions are motivated not solely by material motives but also by faith in transcendent values such as justice, charity, and divine reward (ajr) from Allah. This provides deeper meaning to participation in ta'awun practices.

3. Shared Responsibility Consciousness, there exists an awareness that the welfare of one community member is interconnected with the welfare of all others. This triggers collective responsibility for addressing shared economic challenges.

4. Trust and Reciprocity, this collective consciousness is built upon a foundation of trust. Individuals believe their efforts in ta'awun will be valued and that others will also act with good faith.

Descriptive 4 : Philosophical Implications for Islamic Economics

The phenomenological approach to ta'awun carries profound philosophical implications for the development of Islamic economic theory and practice:

1. Value-Embedded Economics, this approach reaffirms that economics is not a value-free science but rather a field intrinsically bound to ethics and morality (Chapra, 2000). The collective consciousness emerging from ta'awun challenges the fundamental assumptions of neoclassical economics about individuals as rational and selfish homo economicus, replacing them with homo Islamicus oriented toward communal and transcendental welfare.

2. Experiential and Meaning Dimensions, this study highlights the importance of experiential and meaning dimensions in economic activities. Muslim economic decisions are driven not only by cost-benefit calculations but also by their subjective understanding of Divine commands, social purposes, and their roles within the community. This opens pathways for further research considering qualitative and interpretive aspects of economic behavior.

3. Institutional Design Implications, the practical implication involves designing economic institutions and policies that explicitly facilitate and strengthen the spirit of ta'awun. This could mean further development of Islamic cooperative models, innovations in technology-based social finance, or creating business ecosystems that promote collaboration over competition.

4. Contemporary Manifestations and Adaptability, the various manifestations of ta'awun in contemporary economic practices – from traditional zakat and waqf to Islamic fintech and crowdfunding platforms – demonstrate the enduring relevance and adaptability of this concept in addressing modern challenges. These implementations showcase how Islamic principles can seamlessly integrate with technological innovation while maintaining their essential spiritual and social objectives.

5.Transformative Economic Paradigm,through this phenomenological lens, ta'awun emerges as the foundation for a more just, humane, and sustainable economy that aligns with Islam's vision of a harmonious and prosperous society. It offers a paradigm that emphasizes solidarity, justice, and holistic welfare as the primary goals of economic activity, challenging the dominance of individualistic and rationalistic economic paradigms.

The collective economic consciousness experienced through ta'awun serves as both moral and practical foundation for building economic systems that are more just, sustainable, and aligned with human nature (fitrah) and the objectives of Sharia (maqasid al-shariah).

CONCLUSION

This phenomenological study has successfully revealed the essence of ta'awun as a complex and meaningful economic experience within Muslim society. We have discovered that ta'awun is not merely a transactional or philanthropic concept, but rather an intersubjective phenomenon that fundamentally shapes and is shaped by collective economic consciousness. This consciousness is rooted in Islamic values, strengthened through shared experiences, and manifested in feelings of responsibility, trust, and reciprocity among community members.

Framework of Collective Economic Consciousness in Ta'awun System

As illustrated in the framework above, the ta'awun system operates through four interconnected components that form a continuous cycle:

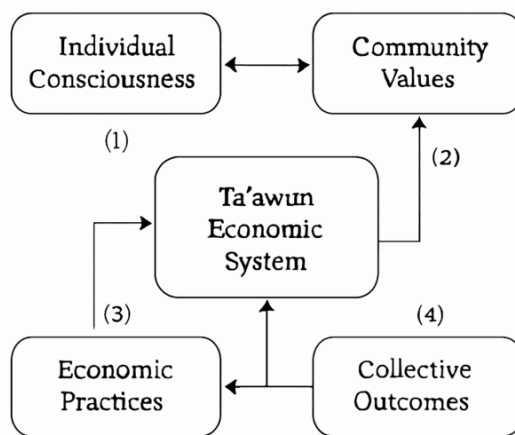


Figure. Framework of Collective Economic Consciousness in Ta'awun System

The explanation these frame work :

(1) Individual Consciousness ↔ Community Values: Individual consciousness dynamically interacts with community values, where Islamic values such as justice, empathy, and social responsibility are internalized by individuals while simultaneously being reinforced through social practices.

(2) Community Values → Ta'awun Economic System: These internalized

community values then form the foundation for the ta'awun economic system, creating a normative framework that guides collective economic actions.

(3) Ta'awun Economic System → Economic Practices: The ta'awun economic system is then manifested in various concrete economic practices such as zakat, waqf, Islamic cooperatives, Islamic fintech, and community-based crowdfunding.

(4) Economic Practices → Collective Outcomes: These economic practices generate collective outcomes including enhanced communal welfare, reduced inequality, strengthened social solidarity, and sustainable economic development.

Theoretical and Practical Contributions, through in-depth analysis and comparison with other economic systems, it becomes evident that ta'awun offers a different paradigm, emphasizing solidarity, justice, and holistic welfare as the primary goals of economic activity. Various manifestations of ta'awun in contemporary economic practices, from zakat and waqf to Islamic fintech and crowdfunding, demonstrate the enduring relevance and adaptability of this concept in addressing modern challenges.

The framework developed in this study shows that collective economic consciousness in ta'awun is not a static phenomenon, but rather a dynamic process that continuously evolves through dialectical interactions between individual consciousness, community values, economic systems, and concrete practices. This cycle creates positive feedback mechanisms that strengthen the spiritual and social foundations of Islamic economics.

Philosophical and Methodological Implications, the philosophical implications of these findings are highly significant. This study reaffirms that Islamic economics, through ta'awun, presents a vision that challenges the dominance of individualistic and rationalistic economic paradigms. It encourages the development of more human-centered economic models that value ethical and spiritual dimensions while promoting the development of resilient and just communities.

From a methodological perspective, the phenomenological approach applied in this study demonstrates its capability in uncovering deep layers of meaning within social economic phenomena. This opens opportunities for developing more holistic Islamic economic research methodologies that not only measure quantitative variables but also understand the qualitative dimensions and meanings of Muslim economic behavior.

Recommendations for Future Research, the collective economic consciousness experienced through ta'awun serves as both moral and practical foundation for building economic systems that are more just, sustainable, and aligned with human nature (fitrah) and the objectives of Sharia (maqasid al-shariah). The framework developed in this study can serve as a foundation for further research exploring:

1. Empirical implementation of ta'awun-based economic models on a larger scale

2. Development of indicators to measure the level of collective economic consciousness in Muslim communities
3. Comparative studies on the effectiveness of ta'awun systems across various geographical and cultural contexts
4. Technological innovations that can strengthen ta'awun mechanisms in the digital era
5. Integration of ta'awun principles in macroeconomic policies and the development of Islamic financial institutions

Transformative Economic Vision, his study presents a transformative vision for economic development that transcends mere material prosperity. Through the lens of collective economic consciousness, ta'awun emerges as a comprehensive framework that addresses not only economic efficiency but also social cohesion, spiritual fulfillment, and environmental sustainability. The cyclical nature of the framework demonstrates how individual spiritual development and community economic welfare are mutually reinforcing, creating a virtuous cycle of holistic development.

The framework reveals that true economic development in the Islamic context requires the simultaneous cultivation of individual consciousness and community values, the establishment of supportive economic systems, the implementation of ethical practices, and the achievement of collective outcomes that benefit the entire ummah. This integrated approach offers a compelling alternative to conventional economic models that often prioritize individual gain over collective welfare.

Thus, this study not only contributes to theoretical understanding of ta'awun but also provides a practical roadmap for actualizing Islamic values in modern economic systems that are more just and sustainable. The collective economic consciousness experienced through ta'awun stands as both moral compass and practical guide for building economic systems that truly serve humanity's highest aspirations while remaining grounded in divine guidance and community solidarity.

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