

CHAPTER II

CONSUMPTION ETHICS IN ISLAM

A. Definition of Ethics

The term moral and ethics have a close relationship with the original meaning, morality is derived from the Latin *moralis* and the term ethics comes from the Greek *Ethos* (singular), which means customs, habits, character, morals, feelings and attitudes, and ways of thinking. Its plural form is *ta etha*. As the plural form of *ethos*, *ta etha* means customs or mindset that is embraced by a group of people called society or pattern of action that is upheld and maintained by the community. This plural form becomes reference of ethical terms used in the history of human civilization to the present. Ethics is *ta etha* or good customs are preserved, respected, and passed on from generation to generation¹. However, the term is sometimes used as a synonym, and now people usually tend to use “morality” to show the behavior, while ethics pointed to the investigation of behavior, so that we can say it as moral act and ethical code².

There is an opinion gives clear explanation that ethics and morals are different. It is said that ethics related to human behavior, or it can be said that ethics is a critical science that questioned basic rationality of morality systems. In other words, ethics will ask why the moral teachings say it should and should not be, what basis that should follow it and rejected the other demands. While morality is a system of values about how people should live well as humans.

Understanding and definition of the philosophers or the experts different in the principal concern, they are:

- 1) It is the moral principles that include science of goodness and character of rights (the principle of morality, Including science of good and character of the right)
- 2) Guidelines for behavior which is recognized with regard to the main part of human activity (the rules of conduct, recognize in respecting to a particular class of human actions)
- 3) Science of the ideal human character, and moral principles as an individual (the science of human character in its ideal state, and moral principles as of an individual)

¹ L. Sinour Yosephus, *Etika Bisnis*, (Jakarta: Yayasan Pustaka Obor Indonesia, 2010), p. 3

² Johan arifin, *Etika Bisnis Islami*, (Semarang: Walisongo Press, 2009), p. 8

4) It is a science as an obligation (the science of duty)³.

As a subject, ethics deals with the concept of individual or group to assess whether the actions that have been doing are right or wrong, bad or good. Ethics is a reflection of the so-called self-control, because everything was made and applied from and for the benefit of the group itself to benchmark the mind.

In Webster explained that ethics is “the distinguishing character, sentiment, moral nature, or guiding beliefs of a person, group, or institutions”. *Etymologically* it has meaning “the discipline dealing with what is good and bad and with moral duty and obligation, a set of moral principles or values, a theory or system of moral values”. Meanwhile ethics *terminologically* is defined as “the systematic study if the nature of the value concept, good, bad, ought, right, wrong, etc. and general principles roommates justify us in applying them to anything is also called moral philosophy”⁴.

B. Aim of Ethics

Moral philosophy ethics has specific goals or objectives. Ethics produces a more fundamental understanding and more critical about human morality as a human being. Ethics is not morality. If morality always pretends to make man a better person, it is not like its ethical. Ethics does not directly touch the aspects of a person’s goodness or badness. Ethics reflects only on those things then thrusts a deeper understanding of critical and fundamental to help people to live better. So, every person is immoral whenever and wherever necessary, but for things like that he does not need to ethics expert first. Morality is the teachings and guidance to be a good person, while ethics is critical-thinking rationally about how to be a good person.⁵

From the above explanation, ethical goals can be summarized as follows:⁶

First, ethics helps to take a proper attitude in the face of a conflict of values. In daily life, we always are being faced with a wide range of views about the values and norms to behave as a good and true man. In its diversity, each community would uphold the norms and values of their own communities.

Second, ethics helps to take the right attitude in the face of transformation in all areas of life as a result of modernization. It is aware or not that actually the wave of reform has led to fundamental changes in various aspects of life. Rationalism, individualism, nationalism, secularism, consumerism, even intellectualism and

³ M. Dawam Rahardjo, *Islam dan Transformasi Sosial- Ekonomi*, (Jakarta: Lembaga Studi dan Filsafat (LSAF), 1999), p. 10

⁴ *Ibid.*, p. 4

⁵ L. Sinour Yosephus, *op.cit.*, p. 7

⁶ *Ibid.*, p. 8

modernism that underlying a crucial modernism issue, whether the presence of these challenges traditional values to be replaced? This is where the need for ethical development. Reflection of critical-systematic (ethics) of the traditional cultural values by itself would enable someone to sort and then choose appropriately, change, or maintain traditional cultural values such as well as enable people to behave appropriately and can be accounted for in this modernization era.

Third, ethics enabled to always be critical of the new ideology. In the era of globalization, when the barriers of space and time has been eliminated, various emerging ideology along with the wave of modernization and transformation power. Ethics limit not to be too easily seduced by the appeal of new ideologies, but also does not necessarily reject the new values are offered in a new ideology that is only because the reason is new or unfamiliar

In Islam there are also ethics for safety and the good of its adherents. The rules of law and religious norms as a special ethical norms are included in the deontological ethical norms. The norm (law and religion) boils down to order and to comfort (law) or to the safety of all (religious) as referenced in the norm is the behavior of individuals in the community with others⁷. One of the Islamic legal norms that govern individual behavior in relating to others that is ethical consumption.

C. Consumption in Islam

1) Definition and Aim of Consumption

Consumption is generally defined by the use of goods and services to meet human needs. In Islamic economics consumption also has the same meaning, but have differences in any surrounding. The fundamental difference with the conventional economic consumption is the goal attainment of consumption itself, how the achievement must meet the rules of the Islamic Shariah guidelines.⁸

Consumption is demand, while production is provision. The difference between modern economics and Islamic economics in terms of consumption lies in his approach in meeting the needs of a person. Islam is not like materialistic in modern consumption patterns. The higher up ladder of civilization is increasingly defeated by physiological needs because of psychological factors. Sense of art, arrogance, the urge to show off, all these factors have a dominant role in determining the shape of the outer concrete in physiological needs. This is very different from the conception

⁷L. Sinour Yosephus, *loc.cit.*

⁸ Retrieved on 25 June 2014 from etika.konsumsi/face_creasy etika konsumsi dalam Islam.htm

of Islamic values which seeks to reduce the need for human material to produce human energy in to pursuit its spirituality.⁹

Consumption ethics in Islam prioritizes *mashlahah* and avoid *israf* (excessive) or *tabdzir* (wasting) money / possessions useless. Consumption is the use or benefit from the use of goods and services. So that consumption is an important aim of the production, but the main aim is to meet the consumption needs of a person's physical and spiritual life. In Islam, consumption was a call from God to man for his life in this world in order to perform its role as a vicegerent on earth. So that everything we do in this world cannot be separated from divinity norms in terms of consumption we must also follow the rules of the divine.

2) Concept of *Mashlahah* of Muslim Consumption

Need is a concept that is more valuable than a desire (want). Want assigned based on the concept of utility, but the need is based on the *mashlahah* concept. The purpose of the Sharia is the welfare of the people (*mashlahah al 'ibad*). Therefore all the goods and services that provide *mashlahah* called human needs. Conventional economic theory describes the utility as the ownership of the goods or services to satisfy human desires. "Satisfaction" is subjective. Each person determines their own satisfaction criteria. Most of the economic activity carried out or produce something driven by the utility. If everything can satisfy his desire, people will want to try to fulfill, produce, and consume the goods.¹⁰

Before explaining *mashlahah* concept of Muslim consumers, it should be known first about the understanding of *mashlahah*.

Mashlahah (مصلحة) is derived from the word *shalaha* (صلح) with the addition of "mim" at the first that the word means "good" opponents of the word "bad" or damaged. It is *mashdar* of the word *shalâh* (صلاح), regardless of the benefits or damage. Definition of *mashlahah* in Arabic means "actions that encourage people to do goodness".¹¹

Mashlahah according to Al-Ghazali explained that according to *mashlahah* is originally meant something that brings benefits (profits) and keep harm (damage), but the essence of *mashlahah*, namely:

المحافظة على مقصود الشرع

⁹ M. Abdul Mannan, *Teori dan Praktek Ekonomi Islam*, (Yogyakarta: PT. Dana Bhakti Prima Yasa, 1997), p. 44

¹⁰ M. Nur Rianto A-Arif, *Dasar-dasar Ekonomi Islam*, (Solo: PT Era Adicitra Intermedia, 2011), p. 149

¹¹ Amir Syarifuddin, *Ushul Fiqih*, (Jakarta: Kencana, 2009), p. 345

“Maintaining the goal of Personality '(in establishing law)’”

While, there are five goals of personality in setting the law, namely maintaining faith, life, intellect, posterity and property.¹²

Meanwhile, according to Al-Shatibi *mashlahah* is the ownership or the power of a good or service that maintains the basic principles and purpose of human life in the world. Shatibi has described five basic needs that must be met for human exist living in the world, namely:

- a. faith or *al-diin*
- b. life or *al-nafs*
- c. intellectual or *al-'aql*
- d. property or *al-maal*
- e. posterity or *al-nasl*

All goods and services that will sustain these five elements are called *maslahah* for humans. The entire requirement is not as important. There are levels of need¹³:

- 1) Essentials or *dharûriyah*, primary need is something that must exist for the presence of human or imperfect human life without fulfillment of these needs. The need is like the five elements listed above (faith, life, intellect, property, and posterity). All actions that can embody or perpetuate the five basic elements are good, and therefore should be done. While all acts that destroy or reduce the value of the five basic elements that are bad, and therefore should be shunned.
- 2) Complement or *hâjiyah*, something that is necessary for human life, but did not reach the level of *dharûri*. If these needs are not met in human life, will not negate or destroy life itself. Although not to be destructive of life, but its presence is required to provide ease in life.¹⁴
- 3) Amelioration or *tahsiniyyat*, something that should be there to beautify life. Without the requirement for tertiary, life will not be damaged and will not cause any trouble. The need for these luxuries its nature does not cause unlawful law. All affiliate to meet the requirement *takhsini* is *sunah* and actions that neglect is *makruh*.¹⁵

¹² *Ibid.*, p. 346

¹³ Amir Syarifuddin, *op.cit.*, p. 222

¹⁴ *Ibid.*, p. 227

¹⁵ *Takhsini* applies to the field of worship, such as ornate and dressed in time to the mosque; and in the field of *Muamalat*, such as the buying and selling *syuf'ah*; also apply to customs, such as saving in the shop; and applied in the field of *jinayat* as not to kill children and women in war. (Amir Syarifuddin, p. 228).

Classification of aims above shows the benefit of rank. *Dharûrî* level is higher than *hâjiyat* level, and *hâjiyat* level is higher than *takhsiniyat* level. The needs in the rankings are sequentially fellow *dharûrî* level of importance, namely; religion, life, intellect, property, and posterity (self-esteem). The existence and the rank order of importance will appear when the clash occurred between the interests of each and one of them should take precedence.¹⁶

In Islamic economics, *maslahah* is more objective than the concept of utility to analyze behavior of economic actors. In analyzing concept of *maslahah* is more easily manipulate than the concept of utility. Although *maslahah* remains subjective as well as utility, but subjectivity is clearer understanding than utility. Here are some of the advantages of the *maslahah* concept:¹⁷

- a) *Maslahah* subjective in the sense that the best justify of need for the goods or services are determined based on the benefit. *Maslahah* is subjective as it does not negate the utility. For example, if Mercedes is determined based on the utility of different criteria. For example, the car provides comfort as a utility, and the car as a prestige for a person also includes utilities.
- b) *Maslahah* for each individual is always consistent with the social aspects predominate, different utilities in one is often conflict with social interests. This is due to the absence of clear criteria in determining utility. Five basic requirements mentioned above are needed by both the desires of individuals and social. Even the satisfaction of the desire of certain individuals may differ by social whim.
- c) *Maslahah* concepts includes in economic activity. This is the purpose of production and transaction; different from the conventional theory where the utility is the purpose of consumptions and income (profit) is the production goal.
- d) It is difficult to compare the utility an A to a B in the consumption of the same goods and the same quantity. Satisfaction of each person's consumption cannot be explained.

If the conventional economy, consumers are assume to always aim to obtain satisfaction (utility) then in an Islamic economy, consumers aiming to achieve a *maslahah*. The achievement of *Maslahah* is the goal of Sharia of Islam (*maqashid syariah*) the purpose of consumption. *Mashlahah* is used in Islamic economics, due to the use of assumptions of human aims to seek satisfaction (utility) are not able to clarify whether the maximum satisfactory goods will always identical with goods

¹⁶ *Ibid.*, p. 229

¹⁷ M. Nur Rianto Al-Arif., *op.cit*, p. 150

that provide benefits or blessing for users. In addition, limits the ability of a person to consume only a budget, without considering the rules and principles of the Sharia.¹⁸ The fundamental difference is that conventional economics has been influenced by the driving force of capitalism and the Protestant ethic of capitalism is according to Viner (1978), capitalism is to uphold the freedom of self-interested behavior, both in theory and practice, but Islam does not allow economic selfishness but emphasizes attitude gives more for the benefit of society.¹⁹

The concept of *maslahah* in consumption, consumer can be divided into two, namely consumption devoted to worship and consumption is just to meet the human needs / desires.²⁰ However, the main goal of a Muslim consumption as a means of recourse is to worship God. Indeed consume something with the intention to increase stamina in obedience devotion to God will make it worth the consumption of human worship him get the reward. Magnitude of reward as it is said in QS. Al Baqarah: 261.

3) Consumption Principles in Islam

Each believer seeks pleasure by obeying His commandments and satisfying himself with the goods and gifts that God created for mankind for the benefit of the people. Excessive consumption that is characteristic of people who do not know God, are condemned in Islam and called *israf* (waste) or *tabdzir* (squander the treasure without order). *Tabdzir* means use the property in the wrong way, namely towards illicit purposes such as bribery, things that violate the law or the way that without rules. Wastage means the use of property for the superfluous things that violate the law in terms of clothing, shelter, or even charity. Islamic religion encourages consumption patterns and the use of property in a reasonable and impartial the pattern is located between stinginess and extravagance. Consumption beyond a moderate level (fair) is considered *israf* and Islamic disliked.²¹

There are some principles in consume for a Muslim that distinguishes it from non-Muslim consumption behavior (conventional). The principle is taken from the verses

¹⁸ *Ibid.*, p. 152

¹⁹ Syed Nawad Heider Naqvi, *Menggagas Ilmu Ekonomi Islam*, (translated by M. Saiful Anam and Muhammad Ufuqul Mubin), (Yogyakarta: Pustaka Pelajar, 2003), p. 110

²⁰ Example of the first type of consumption is the purchase of goods or services to be given to the poor or for the construction of the mosque. While, consumption of the second type is consumption to meet the daily needs and desires of people as well as daily consumption. (see M. Nur Rianto Al-Arif, *Dasar-dasar Ekonomi Islam*, p. 155).

²¹ M. Nur Rianto Al-Arif, *op.cit.*, p. 140

of the Qur'an and the Hadith of the Prophet SAW and companions behavior r.a, the principles include:²²

a. The Principle of Sharia

1) Keep the purpose of consumption

Muslim consumption have goal not only achieve satisfaction from the consumption of goods, but the function of worship in order to have the pleasure of Allah as Allah SWT says in QS. Al An'am verse 162:

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ ﴿١٦٢﴾

“Say: “Truly, my prayer and my service of sacrifice, my life and my death, Are (all) for God, the cherisher of the worlds”.²³

The word "life" include consume. Consumption as a function of Muslim worship so that the pious charity, because every action there is a command of God, then it contains worship. While eating orders is contained in QS. Al A'raf: 31.

This verse encourages wearing jewelry at every gathering and worship, recommends wearing good clothes when doing prayer, *thawaf*, etc. As God recommends eating and drinking from the fortune that God has given, the condition is not excessive at all.²⁴ This principle is different from the ideology of capitalism in consume, which assumes that consumption as a mechanism for enhancing the production and growth. The more demand the more goods produced. Here, then, arises extortion, oppression of workers to continue to work without knowing the time limit in order to meet demand. In Islam on the contrary, advocated a manner proportional consumption. In essence, in Islam the consumption should be directed correctly and proportional to justice and equality for all can be created.²⁵

Islamic teaching actually aims to remind mankind to spend their money according to their ability. Expenditure should not exceed the revenue that could result in a loss, and should not be also stressed that spending is too low to lead to stinginess. Humans

²² Lukman Hakim, *Prinsip-prinsip Ekonomi Islam*, (Penerbit Erlangga, 2012), p. 93

²³ Abdallah Yousuf Ali, *The Glorious Kur'an, Translation and Commentary*, (Beirut: Dar al-Fikr, Beirut, t.th). p.338

²⁴ Ahmad Musthafā al-Marāghiy, *Tafsir al- Marāghiy*, 3rd edition, (Beirut: Dār al-Fikr, 1394 H/1974 M), p. 233

²⁵ Syaparuddin, *Prinsip-prinsip Dasar al-Qur'an Tentang Perilaku Konsumsi, Ulumuna* Vol. XV Nomor 2 (Desember, 2011) p.365

should be moderate in spending so as not to reduce circulation of wealth (treasure hoard) and also does not weaken the strength of the local economy (by waste).²⁶

Qur'an describes this principle in verse: QS. Al-Isra '(17): 29

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ﴿٢٩﴾

Translation:

*“Make not thy hand tied (like a niggard’s) to thy neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute”.*²⁷

The meaning of “hands shackled to your neck” is the character of the miser spend their wealth, otherwise “too hands it to” show people redundant in fulfilling his wish.²⁸

The verses of the Qur'an mentioned above have described the principle of the middle way. Expenditures for each requirement are different according to each economic responsibility either for small or large families. As long as not too wasteful spending or a miser, but adjust to the income of the consumer, it is allowed.²⁹

2) Keep the scientific principles

In consume, a Muslim must pay attention to the principles of hygiene. Principles of hygiene means goods that are consumed should be free of dirt and disease, healthy, nutritious, and has the benefit of not having harm as it is said in QS. Al Baqarah: 172

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

Translation:

*“o ye who believe! Eat of the good things that we have provided for you, and be grateful to God, if it is him ye worship”.*³⁰

Abdallah Yousuf Ali said that gratitude for God’s gifts is one form of worship.

3) Keep the form of consumption

From this concept, Muslim consumption function is different from the conventional principle that aims at the maximum satisfaction (maximum utility), regardless there is the pleasure of Allah or not, for it is essentially the conventional theory does not know God. In terms of forms of consumption, a Muslim must pay

²⁶ Afzalur Rahman, *Doktrin Ekonomi Islam Jilid II*, (Yogyakarta: PT. Dana Bhakti Wakaf, 1995), p. 60

²⁷ Abdallah Yousuf Ali, *op.cit.*, p. 702

²⁸ Afzalur Rahman, *op.cit.*, p. 61

²⁹ Yayasan Penyelenggara Penterjemah Al-Qur’an, *Al-Qur’ān dan Terjemahnya* Depag, (Jakarta, 1997), p. 559

³⁰ Abdallah Yousuf Ali, *op.cit.*, p. 67

attention to anything that is consumed. This is certainly related to the limitations of a Muslim in the consumption of a good or service. A Muslim is prohibited from eating pork, for example, carrion, blood, liquor, narcotics and gambling. Just as the word of God QS. Al Baqarah: 173

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخِنْزِيرِ وَمَا أُهْلَ بِهِ لِغَيْرِ اللَّهِ فَمَنْ أَضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿١٧٣﴾

Translation:

*“He hath only forbidden you dead meat³¹, and blood, and the flesh of swine, and that on which any other name hath been invoked beside that of God. But if one is forced by necessity, without willful disobedience, nor transgressing due limits, then is he guiltless for God is of forgiving Most merciful”.*³²

Different with conventional forms of consumption that knows no boundaries. Consumed during any budget affordable not an issue (consumption preference theory in the conventional theory; consumption constraints are on a budget). In terms of consumption of any kind of satisfying no bounds, whether religious or not appropriate, necessary to satisfy lust consumption then there is a legitimate consumption.

b. The Principle of Quantity

1) Simple, no-luxuries

No-luxuries and simplicity, that is among the wasteful and stingy is good consumption as it is said in QS. Al-Furqan: 67

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

Translation:

*”Those who, when they spend, are not extravagant and not Niggardly, but hold a just (balance) between those (extremes).”*³³

The word (يسرف) *yusrifû* is drawn from the word (سرف) *sarf* i.e. beyond reasonable limits in accordance with the conditions given and given a living.

³¹ Dead meat or *maitat*, carrion; animal that dies of itself: the original Arabic has a slightly wider meaning given to it in *Fiqh* (Religious Law): anything that dies of itself and is not expressly killed for food with the *Takbîr* duly pronounced on it. But there are exceptions; fish and locusts are lawful. Though they have not been made specially *halâl* with the *Takbîr*. But even fish or locusts as carrion would be obviously ruled out.

³² Abdallah Yousuf Ali, *op.cit.*, p. 67-68

³³ In ordinary spending this is a wise rule. But even in charity, in which we give of our best, it is not expected that we should be extravagant, that we should either do it for show, to impress other people. See Abdallah Yousuf Ali, *op.cit.*, p. 942

The word (يقتروا) *yaqturû* is the opposite of (يسرفوا) *yusrifû*. He was given less than what can be provided in accordance with the circumstances giving to receiver.

The word (قواما) *qawâman* means fair, moderate, and middle. Through these recommendations, God and the Prophet bring humans to be able to maintain his property, not spend until exhausted, but in the same time does not help it at all so sacrificing personal interests, family, or anyone in need. Keep good things including property that is always available and sustainable are religious orders. Moderation and mid stance is normal and this is a common condition. But when the situation demands living entire property, moderation does not apply. Sayyidina Abu Bakr. Spend their entire estate and Sayyidina 'Ustman ra. Spend half of his property at the time of general mobilization in preparation for war. This is because the jihad in the path of Allah.³⁴

According to Hamka, the verse describes the attitude of the life of a "*Ibadur Rahman*", that is, if he does not spend his goods he careless, extravagant, and excessive, but not vice versa, is hunk (stingy), but he applies the middle. Not royal so the wealth not discharged uncertain, due to considerations that are less mature, not thinking about the next day. Nor is he stingy, because stingy is also a disease. Then the two attitudes (royal and stingy) against property are unstable mental traits.³⁵

The verse describes the simplicity principle, that the consumed should avoid excessive attitude (*ishraf*), because this attitude is so hated by God as the Word of God in QS. Al-Isra ': 27.

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ط وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

Translation:

*"Verily spendthrifts are brothers of the evil Ones; and the evil one is to his Lord (Himself) Ungrateful."*³⁶

In consume should avoid attitudes luxuries (*tarf*), *tarf* is consumer behavior that is far from the values of Sharia, even an indicator of the damage, and convulsion of community living arrangements (Marthon: 2007).³⁷

³⁴ M. Quraish Shihab, *Tafsîr Al-Mishbah*, Vol. 9, p. 151-152

³⁵ HAMKA (Haji Abdul Malik Karim Amrullah), *Tafsîr Al-Azhar Juz XIX*, (Singapura: Pustaka Nasional PTE, 1999), p. 58

³⁶ Spendthrifts are not merely fools, they are of the same family as the Evil Ones. And the chief of the Evil Ones (notice transition from the plural to the singular)-Satan himself-fell by his ingratitude to God. So those who misuse or squander God's gifts are also ungrateful to God. See Abdallah Yousuf Ali, *op.cit.*, p. 702.

³⁷ Lukman Hakim, *op.cit.*, p. 95

Rasulullah SAW warned that his people do not live luxury, as his saying: “Remove your life luxury, true servant of God does not include people who live luxuries” (HR. Ahmad and Bayhaqi). Instead Prophet was very simple in consume. In clothes, he often wore rough cloth, as represented in the history of Abu Burdah, he said, “Aisha r.ha remove coarse and thick fabric to us, the Prophet Muhammad died by wearing two types of cloth like this”, (HR. Al Bukhari and Muslim) in his eating problems and the companions r.hum eat when hungry and stop before satiety. As his saying; “we are a people who do not eat unless hungry and if we do not eat until satiated”.³⁸

2) Suitability between income with consumption

Suitability between income and consumption is in accordance with human nature and reality. Therefore, one of the economical axiomatic is that income is one factor that affects the individual consumer demand. Where income increases demand and demand is reduced if income decreases with his regular other factors. Allah SWT says QS. At Thalaq: 7

لِيُنْفِقَ ذُو سَعَةٍ مِّن سَعَتِهِ ۗ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا ﴿٧﴾

Translation:

*“Let the man of means spend according to his means: and the man whose resources are restricted, let him spend according to what God has given him, Gods puts no burden on any person beyond what he has given him, after a difficulty, God will soon grant relief.”*³⁹

The verse gives a general principle that we must strike a balance between income and expenditure. In this case Islam has given a very precise answer to the question relating to the use of wealth, how much the use of the wealth spent to maintain an adequate standard of living. In QS. An-Nisa': 36-37 is also mentioned about a balance in the use of property.

The substance of this verse can be understood in the perspective of history Ibn Jarir, that Umar asked Abu Ubaidah and Abu Ubaidah informed that wearing bad clothes and eating the cheapest food, then Umar sent him 1000 dinars, and said to the messenger, "look what he do with her if she accept it? "Then not long ago, he was wearing the nicest clothes, and eating the most expensive food. When the messenger came to Umar and tell him about it, then Umar said, “he is practicing this verse *“Let those who are able to provide a living according to his ability and let people feed*

³⁸ *Ibid.*, p. 96

³⁹ Abdallah Yousuf Ali, *op.cit.*, p. 1565

their collapsable sustenance of treasure given by God to him". Its meaning is allowed to wear good clothes as long as according to ability levels, also in order to show God's favor on his servant and also want to glorify his Muslim brother. This is in accordance with the words of the Prophet SAW: *"eat and drink without vanity and extravagance, like when the pleasure of Allah looks at His servants"*. (H.R in Musnad Ahmad).⁴⁰

c. The Principle of Priority

Priority or order of consumption according to Islamic law property allocation, among others:

- 1) For a living self, wife, son, and brother
 - a. A living themselves, humans are required to meet the needs of them and put Him on fulfilling the needs of others. This is in accordance with the word of the prophet Muhammad:

إِذَا كَانَ عِنْدَ أَحَدِكُمْ شَيْءٌ فَلْيَبْدَأْ بِنَفْسِهِ، ثُمَّ بِيَمَنِ بَعُولٍ، وَهَكَذَا وَهَكَذَا

Translation:

"When one of you has something, then the most priority is for himself later dependents. So it went on".⁴¹

- b. A living wife, a living must be met by her husband because of her ties to her husband. Wife status has caused it has been handed over to her husband, the husband consequences purposes (living) it. Initially, before bound in a marriage living is borne by the parents.
- c. Living kinsman, because of the necessity of living is the prohibition to decide friendship. Relatives can be divided into several types, namely:
 1. Descendants, in this category are those who have grown up or still small.
 2. Father and mother belonged to the lineage to the top, a living father and mother shall be met by their children in accordance with the word of Allah in QS. Luqman: 15
 3. Brother and women and all the relatives who fall into this category.
- d. Living for those who helped his wife. In doing homework, when there are people who help their living wife then becomes the responsibility of the husband and the wife.
- e. Living to slaves, when there is still slavery.

⁴⁰ Lukman Hakim, *op.cit.*, p. 96

⁴¹ It is storied by Muslim. Takhrij no. 465 in Yusuf Qardhawi, *Halal dan Haram*, (Jakarta: Robbani press, 2000), p. 387.

f. Fulfillment the needs of the pets.

2) To fight for the religion of God

Among the gift of God given to his servant believer is the gift of wealth and treasures of the spirit to spend it in the way that is justified by the Shari'ah. Among the roads referred to are justified to spend in the way of Allah in QS. At Tawbah: 111.⁴²

d. The Prohibition for Copying and imitating

In economic jurisprudence of Umar ibn Al Khattab Umar r.a is a prohibition to copying and imitating the banning of a Muslim is to copy the pattern of a bad consumptive. Among are the hedonist and consumerist. Studies on this theme are grouped into two parts, namely:

1) Copying and Imitating

Now, there is a large expansion in the field of promotion and advertising, especially in the provision of consumer and its influence on his choice, is to open a new range of consumer, diverse desires, and encouragement to copy and imitate others. In view of a Western economists say that the current individual consumption is not related to tastes, but the decision consumer influenced by diverse tastes. And it's called the "Inter - concept intervention tastes".⁴³

On the other hand, the consumption of which a person is the result of a process of interaction with the social environment, giving rise to the habit of following and imitating in the community; such as imitation phenomenon of poor people against the rich, and follow the patterns of consumptive poor, resulting economic impacts of harmful.⁴⁴

The scholars even become a trend setter and the appearance of the model so that it applies in social relations that follow the model of popular culture, the relationship between patron (stars, scholar, and clients mass or people. The world is built by the imagination and fantasy-based culture popular, both in the level of language, actions, appearance, shape, and self-image (self- image) that had previously been avoided

⁴² Lukman Hakim, *op.cit.*, p. 99

⁴³The study was conducted by an American economist. See, DR. Muhammad Abdul Aziz 'Ajmiyah dan DR. Abdurrahman Yasri, *At-Tanmiyah Al-Iqtishadiyah*, p. 162-163. Taken by DR. Musa Adam Isa, in the book, *Atsar At-Taghayyurat fi Qimah An-Nuqud wa Kaifaiyat Mu'alajatiha fi Al-Iqtishad Al-Islami*, p. 176-177, in the book of Jaribah bin Ahmad Al-Haritsi, *Fiqh Ekonomi Umar bin Al-Khathab*, (translated by Asmuni Solihan Zamakhsyari), (Jakarta: Khalifa, 2006), p. 167.

⁴⁴ *Ibid*,

even rejected, now part of religious activity, in which constructions of sign system and the sign exchange among those involved.⁴⁵

2) Physical Consumption

Physical consumption is the consumption of goods that meet the desires of personal pride. This means, that the consumer obtained the fulfillment of these items is not based on the usefulness, but from its ability to attract the attention of others to him.⁴⁶

Indeed, consumption of pride that deviate from the line of truth. In Islam prohibits the consumption because you want to stand out or be different from others, and prohibits any expenditure with the aim of pride, or reveal the greatness, and other things that cause germinating extent of the gap between the rich and the poor. Word of the Prophet Muhammad,

*"Eat and drink in addition to pride and moderation".*⁴⁷

And, in the *fiqh* of Umar bin Khattab economy there are some attitudes that indicate the prohibition of physical consumption, including:

- a. Umar and Ustman invited to banquets and both respond to the invitation. As the two left, Umar said to Ustman , "*I have witnessed the actual food , which I'm happy if they do not see it.* " Uthman said, "What is it?" (Umar) replied, "*I'm afraid if the food was for pride.*"
- b. Among the greatest and the worst in the consumption of conscious physical ugliness by Umar is the dress of women, in which they take pride in the number and variety of clothes, and always looking for new ones to come out the house with a variety of opportunities, and be proud of him in front of other women. To limit such that, 'Umar said, "*Help women with little clothes; because women are good when lots of clothes and jewelry will be very keen to get out of the house.*"⁴⁸

⁴⁵Yasraf Amir Piliang, *Bayang-bayang Tuhan: Agama dan Imajinasi*, (Jakarta: Mizan Publika, 2011), p. xi

⁴⁶See, DR. Abdul Aziz Fahmi Haikal, *Mausu'ah Al Mushthalahat Al-Iqtishadiyah*, p. 157, dan DR. HUsen Umar, *Mausu'ah Al-Mushthalahat Al-Iqtishadiyah*, p. 29, in Jaribah bin Ahmad Al-Haritsi, *Fiqh Ekonomi Umar bin Al-Khatha*, p. 175

⁴⁷*Ibid.*

⁴⁸*Ibid.*, p. 175-176, Pierre Bourdieu also said that women are more disposed to adopt the legitimate language (or the legitimate pronunciation): since they are inclined towards docility with regard to the dominant usages both by the sexual division of labour, which makes them specializes in the sphere of consumption, and by the logic of marriage, which is the sphere of consumption, and by the logic of marriage, which is their main if not their only avenue of social advancement and through which they circulate upwards, women are predisposed to accept, from school onwards, the new demands of the market in symbolic goods (Pierre Bourdieu, *Language & Symbolic Power*, translated by Gino Raymond and Matthew Adamson), (Cambridge: Polity Press, 2012), p. 50

Based on the rules mentioned by Umar ibn al - Khattab above cannot be denied that the sociology of consumption are included in the process, not only as the fulfillment of the needs of the physical and biological, but related to the socio-cultural aspects. Consumption relates to a matter of taste, identity, or lifestyle (life style). If the economists treat tastes as stable, focused on use value, formed individually and viewed as something exogenous (outside the center of attention). So that sociologists looked at appetizing as something that can change, focused on the symbolic quality of the goods and depends on the perception of the taste of others. Bourdieu said that distinctions of taste entail claims to authority, authenticity and the presumed inferiority of others. This argument is based on the concept of cultural capital, that is, the accumulated knowledge that confers power and status (Bourdieu: 1984).⁴⁹

Pierre Bourdieu's sociologist of consumption figure stated consumable product is a symbol of status and social class. People consuming shaped by ideas, symbols, tastes, which then indirectly make a difference in society. In consumption, tastes, preferences, lifestyle, and standards determined by the value of a superior class, upper classes are not only superior in political economy, but also to define and carry out cultural hegemony in consumption patterns.⁵⁰ Language here has the power on unification of the market. The process of unification of both production and circulation of economic and cultural goods entails the progressive obsolescence of the earlier mode of production of the habitus and its products. And it is clear why, as sociolinguists have often observed, women are more disposed to adopt the legitimate language (or the legitimate pronunciation) as has been said Umar above.⁵¹

⁴⁹ Chris Barker, *Cultural Studies, and Theory and Practice*, (SAGE Publications Los Angeles, 2012), p. 451

⁵⁰ Retrieved on 5 nopember2014 from <http://suciptodjaafar.blogspot.com>

⁵¹ Pierre Bourdieu, *Op.cit.*, p. 50