



RESEARCH ARTICLE

Consumption in Islamic Economics: Rules and Regulations

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| ARTICLE INFO | ABSTRACT |
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| Received: Oct 16, 2024 Accepted: Dec 3, 2024 | This research explores the concept of consumption within the framework of Islamic economics. It defines consumption, outlines its various types, and substantiates its permissibility based on the Qur'an and Sunnah. Furthermore, the study delves into the specific rules governing consumption in Islamic economics, including moderation, prioritization, and the delineation of permissible consumption spheres. The primary objective is to illuminate the facets of lawful consumption and the Islamic regulations that govern it. Key findings emphasize the importance of rationalizing consumption in alignment with Islamic principles, prioritizing essential needs, and strictly prohibiting consumption through unlawful means. |
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INTRODUCTION

Allāh has commanded humanity to develop the Earth and to inhabit it; He says, "He has produced you from the earth and settled you in it" (Chapter 11: 61). Scholars unanimously agree that populating and enriching the earth is obligatory.

Abu Bakr Al-Jaṣāṣ, a Ḥanafī scholar, explained, "'The verse 'and settled you in it' signifies a divine command to cultivate the Earth through agriculture, planting, and construction.' This interpretation aligns with Mujāhid's understanding that the verse implies making the Earth a dwelling place for humans throughout their existence." (Aḥkām Al-Qur'ān: 4/378).

Al-Kiā Al-Harāsī, a Shāfi'ī scholar, interpreted the verse "and settled you in it", as a divine mandate to develop the Earth. The term '*isti'mār*' (settle) implies a command to populate and enrich the land. Given the absolute nature of Allāh's command, it is considered obligatory" (Aḥkām Al-Qur'ān: 4/226).

To fulfill this divine purpose, humanity must utilize the resources that Allāh has bestowed upon the universe. They must consume these resources to sustain themselves and spend them in lawful ways. Human survival hinges on the utilization of the good things that Allāh has created. Thus, Allāh has commanded His servants to partake of the good things and to neither indulge in the forbidden nor permit themselves what Allāh has prohibited. Allāh says in this regard, “O you who have believed, eat from the good [i.e., lawful] things which We have provided for you and be grateful to Allāh if it is [indeed] Him that you worship.” (Chapter 2: 172)

Ibn Jarīr Al-Ṭabarī said, “The verse, ‘eat from the good [i.e., lawful] things which We have provided for you’ signifies the divine permission to consume lawful provisions. Allāh has graciously made these provisions permissible, even if they were previously considered forbidden by human convention. The verse, ‘And be grateful to Allāh’ emphasizes the importance of praising Allāh for His blessings. ‘If it is [indeed] Him that you worship’ underscores the conditionality of lawful consumption upon sincere submission to Allāh’s commandments. It serves as a reminder to avoid succumbing to Satan’s temptations, which often involve the prohibition of lawful things. We have highlighted some of the foods that were previously prohibited during the pre-Islamic era. Allāh encourages the consumption of these foods and forbids the belief in their prohibition. These pre-Islamic prohibitions were rooted in the followers of Satan and the customs of disbelieving ancestors. Allāh has clarified the boundaries between the lawful and the forbidden, providing detailed guidelines for His servants.” (Tafsīr Al-Ṭabarī: 3/53)

This is Allāh’s command to the believers and to His Messengers. Prophet Muḥammad says, “O people, Allāh is Good and He therefore, accepts only that which is good. And Allāh commanded the believers as He commanded the Messengers by saying, ‘O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do’ (Chapter 23: 51). And He said, ‘O those who believe, eat of the good things that We gave you’ (Chapter 2: 172).” (Muslim: 1015)

2. Definitions

2.1. The Concept of Consumption

The word استهلاك (*‘istihlāk*: consumption) is derived from the Arabic root هَلَكَ *‘halaka’*, which indicates breaking and falling. (Mu’jam Maqāyīs Al-Lughah: 6/ 62)

This term is used in the Holy Qur’ān with multiple meanings, including:

- a. Loss or deprivation, a sense of missing something that someone else possesses: “Gone from me is my authority.” (Chapter 69: 29)
- b. Destruction and corruption, the process of something being ruined or decayed: “and destroy crops and animals” (Chapter 2: 205)
- c. Death, the cessation of life: “If a man dies” (Chapter 4: 176)
- d. Perishment, the complete annihilation of something from existence: “Everything will be destroyed except His Face.” (Chapter 28: 88). (Mufradāt Al-Rāghib: 844)

Based on the preceding, consumption can be defined as the process of utilizing or expending resources, either by completely annihilating them, e.g., consuming food or fuel, or by gradually diminishing their benefits, e.g., wearing out clothes through repeated use (Ma’ālim Al-‘Iqtisād: 323).

The primary purpose of consumption is to derive benefits and satisfy needs. For instance, we consume food to alleviate hunger, wear clothing for modesty and adornment, and utilize tools to enhance productivity (Mabāḥith fī Al-'Iqtisād Al-'Islāmī: 94).

2.2. Synonym of Consumption

'Spending' is a Qur'ānic term; it is used in various ways in the Qur'ān and the Sunnah. It is mentioned in the form of the verb *أَنْفَقَ-يُنْفِقُ* ('*anfaqa-yunfiq*: spent-spend), and the nouns *إِنْفَاق* ('*infāq*: spending) and *نَفَقَةٌ* (*nafaqah*: expenditure). The verb *nafiqa* is used when something has ceased to exist, whether through death, being sold, or being destroyed.

Scholars have asserted that the Qur'ānic commandment to spend encompasses both obligatory and voluntary expenditures. (Mufradāt Al-Rāghib: 819). Islam has established legislative rulings that delineate the boundaries of consumption, ensuring its lawfulness and benefit.

3. The Islamic Ruling on Consumption and Its Purpose:

3.1. The Principle of Spending

Spending is generally permissible in Islam. The Qur'ān and Sunnah contain numerous verses and prophetic traditions that command and encourage spending. A comprehensive study is necessary to fully explore these proofs, but we will briefly illustrate the permissibility of spending and consumption through a few examples.

The Qur'ān encourages spending and consumption in various ways. For instance, it characterizes the righteous as those who generously spend from the bounties bestowed upon them by Allāh. This concept is introduced at the very beginning of Chapter 2, where spending is highlighted as one of the three primary characteristics of the righteous: "Who believe in the unseen, establish prayer, and spend out of what [We] have provided for them" (Chapter 2: 3).

The Qur'ān also includes explicit commands, and the very first commandment to spend is found in Chapter 2: "And spend in the way of Allāh and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allāh loves the doers of good." (Chapter 2: 195)

Some scholars have asserted that the cessation of spending can lead to destruction. Ibn Jarīr narrated on the authority of Ibn Abbas that he said, "Destruction is not that a man is killed in the cause of Allāh, but refraining from spending in the cause of Allāh" (Tafsīr Al-Ṭabarī 3/312).

The Qur'ān promises significant rewards for those who engage in spending, a theme echoed throughout numerous verses; for instance, Allāh says, "Believe in Allāh and His Messenger and spend out of that in which He has made you successive inheritors. For those who have believed among you and spent, there will be a great reward." (Chapter 57: 7) This spending encompasses the consumption of resources on essential needs such as food, drink, clothing, adornment and the like.

There is also an abundance of evidence from Prophet Muḥammad's teachings to support this; for instance, he says, "Two angels descend every morning, and one says: 'O Allāh, give him who spends something, in place of what he spends.' The other one says: 'O Allāh, give destruction to him who withholds.'" (Al-Bukhārī: 1442) Also, narrated Ibn 'Abbas, "The Prophet was the most generous of all the people, and he used to become more generous in Ramadan when Gabriel met him. Gabriel used

to meet him every night during Ramadan to revise the Qur'ān with him. Allāh's Messenger then used to be more generous than the fast wind." (Al-Bukhārī: 6)

3.2. The Purpose of Consumption

Consumption in Islam is a means to an end, not an end in itself. Muslims consume to sustain life and fulfill their divine role as successors on Earth. This contrasts with secular systems like capitalism and socialism, which often prioritize consumption as the ultimate goal. In Islam, consumption is a tool for achieving noble objectives, such as fulfilling the divine command to be Allāh's successors on Earth. Prophet Muḥammad, known for his generosity, would rarely refuse a request (Ṣaḥīḥ Al-Bukhārī: 5687). However, his consumption was always directed towards virtuous ends, such as inviting people to Islam and fulfilling his role as successor on Earth. The Prophet's companion 'Anas reported, "Whenever the Messenger of Allāh was asked a thing by one who is about to accept Islam, he would give it. A man came to the Prophet, and he gave him a herd of sheep scattered between two mountains. When he returned to his people, he said to them, 'O my people! Embrace Islam because Muḥammad gives like one who has no fear of poverty.'" (Muslim: 2312)

These evidences collectively demonstrate the various forms of permissible spending, which can be broadly categorized into two types:

1. Obligatory Spending, which includes spending on oneself, one's family (spouse and dependents), relatives, expiations, vows, and zakat (obligatory charity).
2. Voluntary Spending, which encompasses charitable donations, gifts, endowments, and bequests.

4. Islamic Principles Governing Economic Consumption

Islam has established guidelines for consumption to ensure it aligns with its intended purpose. These principles can be summarized as follows:

4.1. Moderation in Consumption

The consumer should strive for balance in their consumption, harmonizing personal interests with communal well-being and balancing worldly pleasures with the pursuit of eternal rewards in the afterlife. Islamic law prohibits excessive spending, wastefulness, stinginess, and miserliness, emphasizing moderation and balance ('Uṣūl Al-'Iqtisād Al-'Islāmī: 153). Allāh says, "And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent." (Chapter 17: 29). This moderation can be measured by considering the following four factors:

1. Avoiding Extravagance: Extravagance is defined as deviating from the appropriate measure in giving, either by exceeding the necessary limit or falling short of it (Tafsīr al-Ṭabarī: 9/617). Allāh says, describing His righteous and pious servants, "And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate" (Chapter 25: 67)

The Qur'ān cautions against extravagance, even during times of plenty. For instance, a farmer may experience a bountiful harvest, leading to a psychological inclination towards excessive spending. The Holy Qur'ān warns against such behavior, urging individuals to exercise restraint

and avoid extravagance: “And give its due [zakāh] on the day of its harvest. And be not excessive. Indeed, He does not like those who commit excess” (Chapter 6: 141). Allāh specifically prohibits the owners of palm trees, crops, and fruits from excessive spending, which can harm their own well-being and that of others. This prohibition emphasizes the importance of balance and moderation in consumption, even during periods of prosperity (Tafsīr Al-Ṭabari: 9/614).

Even in obligatory spending, one should avoid extravagance. The Qur’ān commands us to adorn ourselves and prepare for prayer with clean and modest clothing that covers private parts, as well as with suitable food and drink. While these are necessities, excessive spending on them should be avoided: “O children of Adam, take your adornment [i.e., wear your clothing] at every masjid, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess.” (Chapter 7: 31) Scholars note that during the pre-Islamic era, Arabs performed the circumambulation of the Kaaba naked. This verse was revealed to promote modesty and the wearing of appropriate clothing.

2. **Avoiding Luxury:** Luxury refers to excessive indulgence in worldly pleasures and desires, exceeding the limits prescribed by Allāh. It involves a persistent pattern of extravagance and wastefulness that becomes a way of life. The difference between luxury, extravagance and wastefulness is that the latter two can occur on a single occasion, while luxury is characterized by its prolonged nature. The Holy Qur’ān condemns the disbelievers and describes them as luxurious, highlighting luxury as a significant factor contributing to their downfall. Allāh says, “And We did not send into a city any warner except that its affluent said, ‘Indeed we, in that with which you were sent, are disbelievers.’” (Chapter 34: 34).
3. **Avoiding Stinginess and Miserliness:** Stinginess and miserliness, the opposite of extravagance, are generally condemned. They are particularly prohibited when they hinder the fulfillment of one’s religious obligations imposed by Allāh Who says in His Holy Book, “And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent.” (Chapter 17: 29).
4. **Avoiding Vanity.**

4.2. Prioritized Consumption

Consumption should be prioritized to achieve broader objectives, such as ensuring a minimum standard of living for all, fostering economic strength, and fulfilling societal obligations (Al-Sulūk Al-’Istihlākī fī Al-’Islām). Consumers, thus, should prioritize their needs, from the most essential to the least important, guided by the following principles:

1. They should prioritize their own needs, followed by the needs of their spouse and dependents, then their extended family, and finally, the needs of the wider community, including those in need. Prophet Muḥammad says, “Spend first on yourself giving yourself *sadaqa*: if anything is left over give it to your family; if anything is left over when they have received something, give it to your relatives; and if anything is left over when they have received something, do thus and thus,” meaning that it should be distributed in front of him, on his right and on his left. [Muslim: 997]
2. **Prioritizing Consumption Needs.** To ensure responsible consumption, individuals should prioritize their needs as follows:
 - a) **Necessities:** These are essential for survival and fulfilling religious obligations, and include basic needs like food, water, shelter, clothing, and healthcare. The five fundamental necessities, ranked in order of importance, are: religion, life, intellect, honor, and wealth (Al-Wajīz fī ’Uṣūl Al-Fiqh: 1/112-113).

- b) Needs: These are items that enhance comfort and convenience. They include items like cleaning products, electricity, modern appliances, and the like.
 - c) Enhancements: These are non-essential items that contribute to a luxurious lifestyle. They include items like fine clothing, perfumes, gourmet food, and luxury vehicles. Such things bring happiness as the Prophet Muḥammad points out, “Part of a man’s happiness is a good neighbour, a good mount, and a spacious dwelling.” (Musnad ‘Aḥmad: 15372)
3. One is not obligated to spend beyond his means, even on his dependents and spouse. This principle applies to both obligatory and voluntary spending. Allāh says, “Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allāh has given him. Allāh does not charge a soul except [according to] what He has given it.” (Chapter 65: 7) Therefore, people should spend according to their financial capacity and resources (Tafsīr Al-Baghawī: 5/114).

Regarding a husband’s obligation to provide accommodation for his wife, Allāh says, “Lodge them [in a section] of where you dwell out of your means’ (Chapter 65: 6): the term *وَجَدٍ* (*wujd*) refers to capacity and ability. This means that a wealthy husband should provide a spacious and comfortable dwelling, along with ample provisions. However, a poor husband should provide according to his means.

- 4. Directing spending and consumption towards fulfilling communal obligations, such as spreading knowledge, building mosques, and establishing hospitals (Al-Sulūk Al-’Istihlākī fi Al-’Islām: 346).

4.3. Consuming the Permissible and Avoiding the Forbidden

It is prohibited to consume harmful goods and services. Islamic law permits consumption only of what is lawful according to Sharī’ah. Therefore, consuming harmful substances like drugs, intoxicants, and pork is strictly forbidden and considered a form of extravagance (*’isrāf*). Extravagance is defined as spending on what is unlawful (*ḥarām*), regardless of the amount. This differs from excess (*tabthīr*), which involves exceeding the beneficial limit of lawful spending. Extravagance, on the other hand, is inherently prohibited from the outset (Fayḍ Al-Qadīr: 1/51). Allāh says, “And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully.” (Chapter 17: 26)

The criterion for this is that spending on what is forbidden is prohibited. Hence, the question on the Day of Judgment will be about how one spent their wealth; Prophet Muḥammad says, “The feet of the son of Adam shall not move from before his Lord on the Day of Judgement, until he is asked about five things: About his life and what he did with it, about his youth and what he wore it out in, about his wealth and how he earned it, and spent it upon, and what he did with what he knew.” [Al-Tirmidhī: 2416]

4.4. Rationalizing Consumption:

Rationalizing consumption involves using every product or commodity in the appropriate way to conserve energy and resources, and to minimize waste and unnecessary spending.

Prophet Muḥammad emphasizes the importance of water conservation, even during acts of worship, highlighting the need for mindful resource usage. He came upon Sa’d when he was performing ablution and asked, “What is the meaning of this extravagance, Sa’d?” He replied, “Is there extravagance in ablution?” He said, “Yes, even if you are beside a flowing river.” (Ibn Mājah: 425)

There is no doubt that this maintains sustainability [Alsallom, A. F. . (2024). Food sustainability in times of crises a deductive study from the Holy Qur'an, chapter 12 (Yusuf/Joseph). *Edelweiss Applied Science and Technology*, 8(6), 3628–3635. <https://doi.org/10.55214/25768484.v8i6.2784>].

The Prophet directs us to conserve the energy of animals for the purpose for which it was created and to avoid its torture. He says, “Do not treat the backs of your beasts as pulpits, for Allāh has made them subject to you only to convey you to a town which you cannot reach without difficulty and He has appointed the earth (a floor to work) for you, so conduct your business on it.” (Abū Dāwūd: 2567)

Moreover, when he saw a dead sheep which had been given in charity to a freed slave-girl of Maymūnah, his wife, he said, “Why don't you get the benefit of its hide?” They said, “It is dead.” He replied, “Only to eat (its meat) is illegal.” (Al-Bukhārī: 1421) This also indicates the utilization of what is potential in economics.

While many countries worldwide implement regulations and penalties to encourage resource conservation, Islam calls upon its followers to embrace such practices out of faith, a sense of responsibility towards Allāh, and gratitude for His blessings. The most effective way to express gratitude is to preserve these blessings from waste and misuse.

Moderation in spending brings numerous blessings. Prophet Muḥammad emphasizes the importance of moderation and frugality, as they safeguard against poverty and need. He wisely states, “He who is economical is not in need” (‘Aḥmad: 4269). This means that wise spending and avoiding extravagance protect one from financial hardship.

Therefore, universities were keen on economic sustainability in exchange for economic consumption. The King Faisal University model can be found at: [Hassan et al, Economic Sustainability and the Role of Educational Institutions in Promoting It King Faisal University as an Example, *Pakistan Journal of Life and Social Sciences*, <https://doi.org/10.57239/PJLSS-2024-22.2.00900>]

5. CONCLUSION:

5.1. The research has arrived at several significant findings, including:

1. Consumption in Islam is permissible for noble purposes and elevated goals, the most important of which is fulfilling succession on Earth.
2. Islamic spending is categorized into two types: mandatory and voluntary.
3. One of the fundamental principles of economic consumption in Islam is moderation in consumption. This is achieved by avoiding extravagance and excessive luxury. Neither the miser nor the arrogant can be considered moderate in their consumption.
4. Islamic economics prioritizes the order of consumption, ensuring that human needs are met first, followed by the needs of those closest, giving priority to necessities, then needs, and finally luxuries.
5. In the Islamic economic system, individuals are not burdened with spending beyond their means, even when spending on themselves or their families.
6. Within its economic system, Islam prohibits the consumption of prohibited items in all various forms.
7. The Islamic economic system encourages the rationalization of consumption by using products in their appropriate place and manner.

5.2. The research recommends that researchers examine consumption and spending patterns in the context of current trends and assess these trends through the lens of Islamic economic principles.

Recognitions:

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