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# **Indonesia Rural Muslim Consumption Pattern from Islamic Economic Perspective**

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## **Authors' contributions**

*This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.*

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## **ABSTRACT**

Islam teaches Muslims to practice non-food consumption based on Islamic teaching and values. Some Muslims have followed Islamic teaching in daily non-food consumption, while other Muslims have consumptive behavior in their daily consumption. This study, therefore, conducted a study within Muslim society in Palu city Indonesia to understand their non-food consumption pattern from an Islamic perspective. The objective of this study is to provide insight regarding Muslim consumption compliance with Islamic teaching. This study was carried out with a qualitative method, and the data were gathered through in-depth interviews with the local religious Muslim citizens and direct observation. The results of this study show that Muslim communities have followed Islamic teaching in their daily non-food consumption by prioritizing primer non-food needs. However, some Muslims also consumed excessive non-food things such as clothes due to being influenced by the trend in mode. Muslim scholars have played important roles in educating Muslim communities to practice consumption based on Islamic teaching. The limitation of this study is that we did not consider economic growth but we only focused on the appropriateness of non-food consumption according to Islamic law perspective. Further study may focus on Muslim community consumption by considering Islamic economic calculation.

**Keywords:** *Islamic consumption; Muslim society; non-food products; Islamic economic.*

## 1. INTRODUCTION

A Consumption pattern is a form of expenditure allocated to meet food and non-food needs. The consumption pattern of each person is different because it is determined by income and lifestyle. However, most people prioritize their basic needs [1]. In other words, needs that are less or not urgent will be delayed in fulfillment before basic needs are met.

Public consumption expenditures differ between those who are already established and those who are not [2]. People with less income usually focus on fulfilling basic needs or primary needs. Meanwhile, established communities tend to focus more on secondary or tertiary needs or non-food needs. Therefore, the consumption motive or consumption pattern of a group of people is largely determined by income [3].

An increase in the income of a community group can change the consumption pattern of members of the community because the income level varies between households according to the level of need and ability to manage it. This implies that an increase in the income of a community is often followed by an increase in the level of consumption. Thus, there is a close relationship between income levels and consumption patterns.

Public consumption can be grouped into types of food and non-food consumption [4]. Food consumption is public expenditure used to meet food needs, consisting of grains, vegetables, fruits, and beverages [5]. Meanwhile, non-food consumption is expenditure to meet needs other than food. Non-food expenditure allocations include housing and fuel, various goods and services, education costs, health costs, clothing, footwear, durable goods, taxes, insurance premiums, and party necessities.

Islam teaches to live simply, not *israf* (wasteful) and *tabzir* (vain), so that the consumption practiced by Muslims must be in accordance with the needs, not because of following the lusts [6, 7].

Islam views consumption activities are not only to meet human needs and achieve satisfaction. The purpose of consumption in Islam is to achieve worldly and, hereafter, happiness [8]. Worldly happiness is achieved by fulfilling our needs such as clothing, food, and shelter. While the needs of the hereafter are met if the goods we

consume are obtained lawfully, and the goods are also lawful in Islam.

There are consumption restrictions in Islam, one of which is the prohibition of *israf* or excessive. *Israf* behavior is forbidden even though the commodity spent is halal (forbid) [9]. However, Islam allows a Muslim to enjoy the gift of life, as long as it is within reasonable limits [10].

Islam has regulated consumption, but in reality, there are many deviations that the Muslim community itself. The existence of a wasteful nature and only selfishness has often happened. Moreover, some Muslims when their income is increased, their lives become more wasteful. Even, their behavior in consuming is not based on goals and intentions solely to seek the pleasure of Allah they tend to be more hedonistic. The obligation to pay zakat, sadaqah, and infaq are often ignored.

Based on the problems above, this paper examines the consumption patterns of rural communities in Indonesia by focusing on several villages in Central Sulawesi, Indonesia. The villages are inhabited by a majority Muslim community whose consumption patterns are very diverse. From the diversity of people's consumption patterns, we want to know how much or often Muslim communities consume, especially non-food consumption, according to Islamic teachings. Thus, the results of this study can provide insight whether the non-food consumption pattern of the communities in the villages is in accordance with Islamic teachings

## 2. LITERATURE REVIEW

### 2.1 Non-food Consumption

According to Basole and Basu, non-food consumption is consumption that consists of housing and fuel, various goods and services (body care materials, reading materials, communications, vehicles, transportation, maids, and drivers), health costs, clothing, taxes, insurance premiums and party necessities [11].

Meanwhile, the Indonesian Central Statistics Agency categorizes non-food consumption into housing, household facilities, goods, services, clothing, footwear, durable goods, taxes, levies, and insurance [12]. The following is an explanation of the Central Bureau of Statistics regarding non-food consumption:

- a. Non-food things included housing and household facilities, including rent, payment for water, maintenance and repair of generators, firewood, and other fuels.
- b. Various goods and services such as; laundry soap, clothing maintenance materials, drug service costs, drug costs, prevention service costs, health care costs such as vitamins, herbal medicine, massage, donations. Tuition fees, other school fees, textbooks, photocopies of textbooks, both for school and courses, public transportation, hotels, cinemas, sports, and other recreation needs, housemaid salaries, security guards salaries, gardeners salaries, drivers salaries, financial institution services, credit card services, and transfer fees.
- c. Clothing, footwear, and headgear that includes all types of clothing for adult men and women, all types of children's clothing, as well as other expenses for clothing, footwear, headgear and towels, headcover, prayer rugs, belts, shoe polish, shoe brush, laundry fees, and clothes hangers.
- d. Durable materials that consist of; refurbishing furniture, fixtures of household appliances, cell phones, and accessories including repairs, children's toys, and repairs, expenses for entertainment equipment, animals and pets, other durable goods such as electrical installations, telephone installations including telephone sets, plumbing installations, swings, strollers.
- e. Taxes, levies, and insurance, such as land tax, motor vehicle tax, retribution, security fees, road repair, cleaning, parking, and so on. Expenditure of various types of insurance such as health insurance, life insurance, and loss insurance. Other expenses such as ticketing, fines, and others.

## 2.2 Consumption Ethics in Islamic Economy

Islam views consumption as the use of goods and services to meet human needs [13]. Consumption is part of economic activity other than production and distribution. Consumption usually occurs when people have income.

In Islam, consumption that brings *maslahah* or happiness is not prohibited. Humans can fulfill their needs or desires as long as human dignity

and humanity can be increased with fulfillment [14]. Indeed, everything on this earth is intended for humans, but humans are commanded to consume *halal* (forbid) and the goods and services are reasonably consumed or not excessively [15]. In other words, fulfillment of needs or desires is permissible as long as it adds benefits or does not cause harm.

Rational consumers are those who intelligently determine commodities for self-benefit (*maslahat al-ifrad*) and public benefit (*maslahah al-ammah*). Indicators of rational consumers can be seen, including consumption behavior that does not live in luxury, *israf*, *tabdzir* and *safih* [16]. The consumers can be empowerment and are realized through consumption, the way it can be realized with several rules that are being used as guidelines for realizing the rationality in consumption: It is not permissible to live in luxury, *Israf*, *Tabdzir* and *Safih* auctions [17]. Balance in consumption, and prohibition consumption of harmful goods and services.

Islam as *rahmatan lil 'alamin* or as benefits for humankind guarantees that resources can be distributed fairly [18]. One of the efforts to ensure the fair distribution of resources is to regulate how consumption patterns are in accordance with Islamic law, which the Qur'an and Sunnah have determined.

In terms of *fiqh* Hanafiyah, property (*maal*) is something that is loved by humans and can be used when needed. Assets are distinguished in terms of material and value. Matter can be tangible if humans use it as material. Value is only valid if allowed by law [19]. Therefore, in Islam, the existence of a property will and is recognized simultaneously between material and value.

Islam also views consumption as every activity of using and enjoying goods or services to meet needs. The notion of consumption can be classified into two parts, namely direct and indirect consumption [20]. Direct consumption is the consumption of goods that users of goods and services directly carry out to meet their needs. For example, food, drinks, and clothes that are directly used by users. Meanwhile, indirect consumption is the use of consumption objects in the form of goods and services that are not directly used to meet the needs of users of goods. For example, the purchase of factory book materials can be categorized as an act of consumption but not direct consumption.

Consumption does have a very important urgency in all economic activities because humans cannot live without consumption. Therefore, economic activity must be led to the fulfillment of human consumption demands. If this is ignored, it means ignoring human life and surely human life will never be perfect. Al-Ghazali a well-known Muslim scholar has pointed out the urgency of consumption and its necessity in life [21].

Al-Ghazali's concept of meeting needs focuses on the fulfillment of human requirements physically and spiritually [22]. This aspect is one of the important things in the process of living and is required to prioritize the hereafter over the world. Al-Ghazali argues that everyone is responsible for the fulfillment of their respective needs and must strive for it as much as possible (of course, according to needs and with Islamic norms and ethics). Then Al-Ghazali emphasizes ethics and norms in consuming what is lawful and tayyib and stays away from what is unlawful [23].

Goh, Suki, and Fam [24] mention Islamic values that must be followed in consumption includes:

- a) Balanced in consumption, Islam requires property owners to spend part of their wealth for the benefit of themselves, their families, and *fi sabilillah*. Islam forbids stinginess. On the other hand, Islam also forbids extravagance and wasting wealth.
- b) Spend wealth in a form that is lawful and in a good way. Islam encourages and gives freedom to individuals to spend their wealth to buy goods that are good and lawful to meet the needs of life. This freedom is granted on the condition that it does not violate sacred boundaries and does not pose a danger to the security and welfare of society and the state.
- c) The Prohibition of Being *Israf* (Royal) and *Tabzir* (meaningless) The moral values contained in the concept of consumption are the prohibitions of the attitude of living luxuriously. A luxurious lifestyle is a destroyer of individuals and society because it preoccupies humans with lust, neglecting them from noble things and noble character. In addition, it kills the spirit of jihad.

Islam has also provided signs in the form of limitations and positive directions for consumption (25). There are at least two limits in terms of consumption. Restrictions in terms of nature and manner mean a Muslim must be sensitive to something that Islam forbids. Consuming products that are known as *haram* (forbidden) should be avoided, such as drinking alcohol and eating pork. A Muslim must always consume something that definitely brings benefits so that it is far from being in vain. Vanity is a waste, and it is forbidden in Islam. In the recommendation of Islam to consume, think clearly about the nature of the *halal* and *haram* of the goods that we will consume. In this case, Imam Shafi'i said, "*The essence of halal food and drink is if they become the full property of one of Adam's children, not someone else's* [25].

In restrictions in terms of quantity or size of consumption, Islam forbids its followers to be stingy, that is, to hold back on the wealth that Allah has bestowed on them. However, Allah also does not want humans to overspend their wealth outside of the normal limit. In consuming, Islam places great emphasis on fairness in terms of quantity, namely according to needs.

Qur'an clearly regulate Muslim community not to practice excessive consumption as stated the verse al-A'raf (7): 31 as follows:

﴿يَبْنَیْ عَادِمٌ خُدُوْا زَیْنَتَکُمْ عِنْدَ کُلِّ مَسْجِدٍ وَکُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا ۗ اِنَّهٗ لَا یُحِبُّ الْمُسْرِفِیْنَ ۝۳۱﴾

Translation:

"O son of Adam, wear your beautiful clothes in every (entering) mosque, eat and drink, and do not overdo it. Verily, Allah does not like those who are extravagant".

The verse above explains that Muslims can wear beautiful clothes, at least in the form of covering their nakedness. Muslims can eat delicious, useful, and nutritious food which have a good impact, and drink whatever they like as long as it's not intoxicating and doesn't interfere with their health. Muslims are not allowed to be excessive in everything, whether in worship, by increasing the method or level. Likewise, in eating and drinking or whatever, because Allah does not like, those who do not bestow mercy and rewards on people who are excessive in anything.

### 3. RESEARCH METHOD

This study was conducted in two villages in Central Sulawesi, Indonesia. The villages are inhabited by religious Muslim communities, and they live in accordance with Islamic teaching and values. This study uses a qualitative approach [26-28] investigating the Muslim community consumption patterns based on Islamic perspectives. Data were collected through field observation, in-depth interviews with the villages' communities and their Muslim leaders. Written materials from the Bank were also used to analyze the case [29]. We also interviewed the head of the villages. There were eleven citizens interviewed, two head villages, and four Muslim scholars. We used different types of data sources for triangulation purposes. As such, the trustworthiness of the data is high and also increases the validity of the results. Data analysis consists of several procedures, which included reduction and verification of various data [30]. The reduced data is then analyzed, to reflect the theoretical concepts used in this study. The results, then, were presented based on thematic issues found in the data [31].

### 4. RESULT AND DISCUSSION

#### 4.1 Muslim Non-food Consumption

The consumption pattern, which is dominated only by food expenditure, is a portrait of a society with low welfare. On the other hand, the consumption pattern which is dominated by non-food expenditure is a reflection of a more prosperous household. This is because households with low incomes can only focus on meeting basic needs for household survival so that consumption patterns appear to be dominant in food consumption. Meanwhile, households with higher incomes can meet both food and non-food needs. The following is an explanation of an informant regarding housing and household facilities consumption which include house rent, payment for water, maintenance and repair of generators, firewood, and other fuels. The informants said that they had two houses so that they could be used as investments in the future.

"Now I have two houses. So, it can be an investment for me and my family for the future."

The informant's statement reflects that he had spent his wealth by thinking about the long-term investment. It is related to the factors affecting the level of consumption. One of them is the

economic factor in terms of predictions about the future. If households predict a better future, they feel safe in terms of future economic and they might increase their consumption expenditure. However, if households predict that their future will be worse, then they may take steps by reducing consumption spending [32].

However, an informant who has a small business said that she had not thought of buying a house again because she wanted to expand her sales, as follows:

"Currently, I still want to expand my sales. So, I haven't thought about buying a house again." Even though there is a desire to buy another house, the house I currently live in has not been paid off, and there are still many other needs that must be paid."

The informant's statement above shows that she still concerned with other needs than buying another house. Human needs are diverse and take place continuously. Humans do not feel satisfied even though one need has been fulfilled because usually other needs will be followed, such as secondary needs [33].

Consumption of goods and services includes such as laundry soap, clothing maintenance materials, costs for drug services, vitamins, herbs, school fees, textbooks, transportation, entertainment, and sports. One of the participants said that they could not afford to buy a motorbike again because their income was not enough. His income was only sufficient for basic daily needs as stated below:

"I only have one motorbike, for now, I can't buy another motorbike, because my income is only enough for my daily needs. Besides, I think one motorbike is enough to support my daily mobilization. If I bought one more motorbike, it wasting money".

The participant comment shows that prioritizing basic needs is more important rather than fulfilling a lifestyle with two motorbikes. They can't afford to buy a motorbike anymore because his income is only enough for his daily needs. Meanwhile, Muslims with higher income tend to buy more goods, but still in accordance with their needs. For example, a better income participant said as follows:

"My wife and I each have our own car. Due to our different activities, I also have two

motorbikes for my sons. I have my own income and my wife also has her own income, so we can buy vehicles for everyone in my family".

The interview reflects that they spend their wealth according to existing needs. The vehicles are needed to support their productive activities such as for work and for their children study purposes. Islam does not forbid having more goods as long as they are used for positive and productive purposes.

Clothing is another basic need of Muslims which is regulated by Islam in terms of style and cost. Clothing is the second basic need after food. Islam teaches Muslims to buy clothes according to daily needs and the function of the clothes is to cover the body. Muslims must ensure their clothes cover the part of their bodies which are forbidden by Islam. In other words, models and styles are the second consideration when buying clothes. One of the citizen said:

"I love clothes with new models and styles, but when I buy clothes I pay attention that the clothes must cover my body as my religion dictates. I will not buy clothes that show my nakedness or limbs that are prohibited from being exposed. So, buying clothes, in my opinion, must meet the requirements of fashion and also according to Islamic law."

The informant's opinion above shows that the Muslim community buys clothes not only to follow the needs of fashion developments but also the clothes purchased must comply with Islamic law. Another informant also said that:

"I often buy several clothes in a month and I have different models. So, I have a stock of various clothes, but all the clothes are in accordance with Islamic law."

From the interview results above, they do buy clothes according to Islamic law, but the number of clothes purchased is somewhat more, and this method is considered wasteful in Islam. In Islam, it is forbidden to buy anything in excess. Consuming something in the view of Islam must only be according to need.

Consumption, as needed, is considered to save expenses. If someone has more goods, then he must donate to other people in need, as one informant said:

"I still pay attention to the spending that I need. If I want to shop for things, like clothes, I will also take out the clothes I have first to give to other families or I will hand them over to the orphanage. That way, the clothes I have are not excessive."

The informant stated that they still pay attention to spend as needed. This method is in accordance with the teachings of Islam. In several verses of the Qur'an, it has been mentioned that Muslims live frugally and not excessively. Consuming goods in excess can damage nature and cause poverty to the next generation.

There are some Muslim communities whose consumptive behavior or financial spending is only based on lust satisfaction to show off social identity. However, various scholars have suggested that this method should not be carried out. However, there is a large part of the Muslim community who spend their wealth for the benefit of others or the interests of humanity.

## 4.2 Consumption in Islamic Perspective

Consumption activities are not only to meet human needs and achieve satisfaction. The purpose of consumption in Islam is to achieve worldly and *ukhrawi maslahah* or happiness in the hereafter. Worldly maslahah or happiness is achieved by fulfilling our needs such as clothing, food, and shelter. Meanwhile, the *ukhrawi* needs are met if the goods we consume are obtained lawfully, and the goods are also lawful in Islam.

As for achieving satisfaction, it must take into account prohibitions on being wasteful or wasting their possessions, spending their wealth to buy good and lawful goods in meeting the necessities of life, and prohibiting the existence of *israf* (royal) and *tabzir* (in vain). It is included in Islamic values that must be adhered to according to Islamic consumption values.

From the results of interviews with several people in the villages, the way to fulfill daily household needs has been in accordance with the needs taught by Islam. Some people we interviewed have paid attention to the strategy of meeting basic needs by following Islamic teachings. Islam has taught its adherents to pay attention to the fulfillment of basic needs by prioritizing the most urgent needs, such as having a house and clothes.

Owning more than one house is permissible in Islam for investment purposes. This strategy shows that the Muslim community has good economic planning to maintain survival. A good way of fulfilling the economy will increase welfare so that the Muslim community avoids suffering that can trigger crime. Islam teaches that poverty is a source of evil. For this reason, it is important to improve welfare to avoid evil deeds.

In meeting non-food needs, Islam teaches the importance of paying attention to the concept of utility, which is the same concept as that taught in economics. In other words, there are criteria for determining needs that are clearer and more focused by paying attention to the concept of utility. By paying attention to utility in consumption, it will avoid wasteful behavior. Islam forbids the existence of wasteful behavior in consuming as stated in the QS. Al-Isra' (17): 29 :

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسِطِ فَتَقْعُدَ مَلُومًا  
مَّحْسُورًا ۚ ٢٩

Translation:

“And don't make your hands shackled around your neck and don't stretch them too far, for that will make you reprehensible and regretful.”

The Qur'an verse above is one of the verses that explain the wisdom of very noble consumption. Imam Al-Syathibi formulates human needs in Islam consisting of three levels, namely:

#### a. Dharuriyat (Emergency)

*Dharuriyat* (primary) needs are the most important needs in human life. With these *dharuriyat* needs fulfilled, humans can live in peace. *Dharuriyat* needs include: guarding religion (*din*), guarding the soul (*nafs*), guarding reason (*aql*), guarding offspring or honor (*nas*) and guarding property (*maal*).

The results of an interview with one of the following informants stated that:

"When it comes to food, of course, I pay attention to the halalness of the food before consuming it. Especially as a trader, I always prioritize buying and selling in a halal way. That way my family and I can get a blessing from Allah SWT."

The opinion of the informant above shows that he has implemented the principle of Islamic consumption by paying attention to halal. So, what is consumed will be a blessing.

#### b. Hajjiyat

The need for *hajjiyat* (secondary) is a need after *dharuriyat*. Such as needs related to motorbikes, television, chairs, tables, cellphones, and so on. In this case, if the community has not met the needs of *Hajj*, then it will not threaten his life. However, without the need for *Hajjiyat* it will only hinder doing an activity. Thus, if a Muslim insists on fulfilling the needs of *Hajjiyat* before his primary needs are met, then he has consumed consumption that is not in accordance with Islamic teachings.

#### c. Tahsiniyat

The need for *tahsiniyat* (tertiary) is a complementary need that, if not fulfilled, will not threaten human life or cause difficulties in carrying out an activity. So, a Muslim can consume goods of this type after the first and second needs are met. For example, Muslims are allowed to have fun by travelling as long as they can afford it or after fulfilling their basic needs. These types of goods in the household include the use of air conditioning and the internet.

## 5. CONCLUSION

When viewed from an Islamic perspective, the pattern of non-food consumption of the Muslim community in Palu has spent their wealth according to their needs and according to Islamic teachings. In fact, they have also been thinking long-term to invest in the future. Non-food consumption of the Muslim community from an Islamic economic perspective they have prioritized *dharuriyat* needs. They have fulfilled their main need so that they are analyzed quite well. But there are also Muslims who buy clothes, and they are excessive. This may be due to the influence of fashion that encourages them to buy clothes in excess even though Islam forbids such consumption behavior. The results of this study can be used as a reference for the development of Muslim consumption elsewhere.

## COMPETING INTERESTS

Authors have declared that no competing interests exist.

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