

Sharia Economic Views on *Tabzir* Behavior

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Abstract

Tabzir behavior is a form of deviation in economic behavior, especially consumption. The purpose of this study is to describe the concept of tabzir in Islamic economic studies and to provide an ideal behavioral offer for consumer behavior. The research method used is qualitative-descriptive-library. Data were collected by documentation method, then processed by data editing and compilation method. Next, the analysis process was carried out by deduction method using the concept of tabzir in Islamic economic studies. Conclusions drawn from this study. First, tabzir behavior is a form of malpractice and deviation in economic behavior, especially in consumption. Second, the law of tabzir behavior for certain definitions is haram. Third, the wisdom avoid of tabzir behavior is to build an awareness of collective solidarity, avoid debt, disorientation of life loss of critical power and economic education. The social concept about consumption based on sharia is a social care which concern on tauhid and love for fellow human beings, thus forming a just and civilized society.

Keywords: *Tabzir, Behavior, Haram, Economic Education*

Introduction

In economic studies, the problem of human wants (including needs). Human is a central theme in the paradigm structure.¹ There are some people think that happiness and welfare can be get if all their needs are met.² In the conventional economics perspective that discusses human behavior to the complete that the unlimited needs of limited resources..

In terms of *sharia* economic perspective, improper spending is a wasteful and excessive consumption behavior, this behavior is prioritize wants over needs and will encourage luxurious lifestyle .

The waste or *tabzir* although only found in surah al-Isra' verse 26-27 but the attitude of *tabzir* is strictly said to be a friend of the satan. (تَبْذِيرًا إِنَّ الْمُبْدِرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ وَلَا تُبْدِرُوا) Word (اخوان) plural of (اخ) which means equality and harmony. While in other verses as a whole mentions the prohibition of making Satan a friend. Satan is the worst of friends³. Satan is also a real enemy that should be shunned. Then the prohibition of following in the satan's steps.⁴ Thus, the effect of *tabzir* in the aspect of Islamic economics has a significant effect both micro and macro.

Human needs, wants, desires, and wants will not be controlled without a standard and universal value system. Ignorance of the value system results in a deterioration in the quality of human life. Even if the value system originates from human thought, it is still distorted, it remains biased, partial, and subjective. So the only source of objective and universal values. The values that come from the universal values of *aqidah*.

Tabzir's behavior is not good but in society there are still many who do it. Although this behavior is part of social mental illness behavior, and in Islam terms this behavior includes the satan's friends. The Prophet Muhammad Saw. said that the behavior of *tabzir* is disgraceful act, transgressing limits and at the same time doing *dzalim*. The discussion of *tabzir* is excavated from the Qur'an and Hadith which is then followed by explanations of scholars and

¹Misbahul Munir, *Ajaran-Ajaran Ekonomi Rasulullah* (Malang: UIN Press, 2007), p. 24.

²Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI), *Ekonomi Islam* (Jakarta: Rajawali Press, 2015), p. 1.

³Surah al-Baqarah verse 186.

⁴Surah al-Baqarah verse 208.

the opinions of experts in both *tafsir* and economics, exploring the law of *tabzir* and the wisdom of prohibiting the *tabzir's* behavior in the Islamic economics perspective.

Methodology

The type of research used in this research is qualitative-descriptive-literature. That is, the researcher will describe the research results from research sources with the purpose of describing the data in a qualitative descriptive.

Result and Discussion

A. *The Introduction of Tabzir*

Tabzir linguistically is taken from three words (ذبر) which means to sow. The means to sow which originally meant to sow a seed which then grows a crop. However, the *tabzir* meant in this study is sowing/wasting property which results in the destruction of the property itself. The difference between sowing seed and property is that if the seed sown will grow, on the other hand if the property is wasted it will be wasted and end up with the destruction of the property itself.

The term *syara' tabzir* according to al-Raghib al-Ashfahani is waste of property. This is in accordance with the words of the Prophet صلى الله عليه وسلم عن إضاعة المال نهى النبي That is, the Prophet forbade wasting wealth. What is meant by wastage of assets is the allocation of expenditure that does not meet the target which results in assets not functioning optimally and even assets becoming redundant. This understanding is in line with the meaning of property in the language which means waste of property that causes Prof. Dr. Quraish Shihab in *Tafsir al-Misbah* states that *tabzir* is waste or improper expenditure.⁵ Sayyidina Abu Bakr gave up all his property and Umar spent half of his property for jihad is not an act of *tabzir* because the property is used for benefit, even if the amount is whole or half. The action considered *tabzir* lies in its quantity but also its quality.

Ibn Mas'ud and Ibn Abbas who said that *tabzir* is spending wealth beyond justified needs. In this sense *tabzir* is interpreted as

⁵Quraish Shihab, *Tafsir al-Misbah*, Vol. 7 (Jakarta: Lentera Hati, 2004), p. 451.

excessive behavior in consumption and has the potential to damage property due to spending that exceeds needs. *Tabzir* in this sense is seen from the point of view of the property itself.

Fakhrur Razi defines *tabzir* as wasting wealth and spending it with luxury, spending wealth for luxury and boasting is not in accordance with the principles of moderation and justice. There are many warnings that luxury causes human beings to default and go overboard.

In *al-Ma'ani's* dictionary, *tabzir* is spending wealth on things that are not beneficial. Wasting wealth without any benefit or without getting reward. In Indonesian terms this is included in extravagant attitudes. That is, people who exceed the limits of reasonableness, so that the behavior of *tabzir* in the Qur'an is equated with the infidels who exceed the limits.

Using property in a wrong way i.e. towards a prohibited goal.⁶ That is, using property for the purpose of showing off or in religious terms is *riya'*, that is, using property for the purpose of being praised by people, to improve his social status and confirm his status with what he wears and uses.

B. *The law of Tabzir Behavior*

The law of *tabzir* behavior is *haram* with certain definitions and provisions. Among them. The word *tabzir* is also understood by scholars in the sense of non right expenditure. According to as-Subuki al-Kabir, if money is wasted not for the sake of religion and the legal world, it is *haram*. In this case, the use of property is detrimental to the consumer, because something that is forbidden in the Qur'an and Hadith is definitely something that is detrimental to himself.

Az-Zajjaj's define about *tabzir*, that the *tabzir* behavior is to spend wealth for other than obedience to Allah.⁷ Ibn al-Arabi quoted a narration from Asyhab who came from Malik that *tabzir* is to prevent/divert the use of property from things that are right, transferring its use to things that are not right. Spending property outside the provisions allowed by Islamic law. So much so that the use of these assets becomes futile and even has a negative impact on the perpetrators

⁶M. Nur Rianto Al Arif, *Pengantar Ekonomi Syariah* (Bandung: Pustaka Setia, 2015), p. 188.

⁷Idris, *Makna Tabzir dalam al-Qur'an Surat al-Isra' Ayat 26-27*, Skripsi (Surabaya: IAIN Sunan Ampel, 2012), p. 33.

According to Ashhab as narrated from Ibn Mas'ud, what is meant by *tabzir* is *israf*. Ashhab even punished the behavior of *tabzir* to the point of *haram*.⁸ In this sense, Ashhab equates the meaning of *tabzir* with the meaning of *israf*, which means excessive use of assets. In the context of religious behavior the name is *ghuluw* and in the context of young people it is "lebay" behavior.

Thus, from some of the above understandings, the behavior of *tabzir* is *haram* with the provision of expenditure in matters prohibited by religious provisions even a little.

C. The Behavior of *Tabzir*

Rasulullah Saw. prohibits *tabzir* behavior, with the understanding of excessive in using something. This once happened when a friend performed *wudhu* in a flowing river. When the companions washed their faces more than three times, this behavior was *tabzir* behavior even though *wudhu* was in a flowing river.⁹ It was narrated when the Prophet passed by and saw Sa'ad bin Abi Waqqas performing *wudhu*. He said, "don't be wasteful", Sa'ad asked "is there a wasteful attitude in using water, O Messenger of Allah" he said "yes, even though you are in a flowing river".¹⁰ In this moment, Prophet Muhammad Saw. taught his people to be proportional even though the water was abundant and free at that time, but the Prophet ordered to use it fairly according to the rules, not wasteful or excessive. The incident was when the companions washed their faces more than three times, this behavior is the behavior of *tabzir* despite performing *wudhu* in a flowing river. The Prophet not only gave prohibitions but also gave examples of the use of water when *wudhu* and bathing. Even the messenger of Allah gave concrete and applicable examples in terms of bathing and ablution.

عن أنس بن مالك قال كان النبي صلى الله عليه وسلم يتوضأ بالماء ويغتسل بالصاع إلى خمسة أمداد رواه البخار ومسلم

"The Prophet performed *wudhu* with one mud, and bathed with one sha', up to five muds" (Bukhari dan Muslim).¹¹

⁸*Ibid.*, p. 51.

⁹*Ibid.*, p. 39.

¹⁰Yusuf Qardhawi, *Norma dan Etika Ekonomi Islam* (Jakarta: Gema Insani Press, 1997), p. 149.

¹¹*Ibid.*

Specifically, the Prophet also gave an example in terms of *wudhu*:

جاء أعرابي إلى النبي صلى الله عليه وسلم يسأله عن الوضوء فأراه ثلاثا ثلاثا قال
هذا الوضوء فمن زاد على هذا فقد أساء وتعدّ وظلم رواه أحمد والنسائي

“An Arab Bedouin came to the Prophet Muhammad. Then he asked about wudhu to the Prophet, he also showed him wudhu (by washing the limbs) three times three times. Then he said, “This is the correct way of wudhu. Whoever (washes) more than this, then indeed he has done bad, spill over, and dzalim (Ahmad dan Nasa’i).

Prophet Muhammad Saw. has taught his people a noble moral example by acting proportionally. And stop doing the actions that destroy the values of efficiency.¹²

The behavior of *wudhu* can be drawn in a wider scale and context, that maximizing the value of goods and services is a necessity. While excessive behavior in ablution is an act that is contrary to the values of efficiency and the use of goods or services is not in its portion and position.

In the Hadith, it can be understood that *wudhu* more than three times contains three evils, namely bad deeds, behavior that exceeds the limit, and finally includes *dzalim*.

D. *Tabzir* Based on Qur’an Perspective

Tabzir in the Qur’an is only mentioned three times. And even then it is only found in surah al-Isra’ verse 26-27:

وَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا إِنَّ الْمُبَذِّرِينَ كَانُوا
إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

“And give to close families their rights, to the poor and those who are on the way (musafir) and do not waste wealth lavishly. Indeed, the spenders are the brothers of satan, and the satan is a complete disbeliever in his Lord”.

Zamaksyari said that the verse is an example of a despicable act. This example is the culmination of the expression of a very despicable act, because the source of the despicable act is from the devil.¹³ *Tabzir*'s

¹²Dawood, *Moderat dan Prinsip Kemudahan* (Yogyakarta: Idea Press, 2017), p. 31.

¹³Idris, *Makna Tabzir dalam al-Qur’an Surat al-Isra’ Ayat 26-27*, p. 34.

behavior is categorized as a brother and friend of satan because they obey (follow) what he instructs him to do, namely doing *israf*.¹⁴

The meaning of satan's friend resembles satan in bad deeds and disobeys Allah's commands and prohibitions. Satan always invites to do damage on the earth, whether it damages consumers or goods or services consumed. Overeating is an example of doing damage to consumers because overeating has an effect on the mental and spiritual health of consumers. Meanwhile, in terms of goods or services, the benefits and use values are not optimal and even become useless and damaged.

Islamic law considers any unnecessary use of wealth as a form of waste. Dr. Santillana in his states that waste is a form of mental illness. Islamic law does not require exaggeration.¹⁵ The Qur'an explicitly explains that humans can use all of Allah's creations on earth as food for consumption. It's just that the fulfillment of consumption must be carried out in a fair and balanced manner.

Humans as caliphs are given the mandate and freedom by Allah Swt. to manage assets based on instructions from the text embodied in the form of the Qur'an. Therefore, humans as the holder of the mandate to manage assets, the consequence of which is that in the future they will be held accountable.

"Then you will certainly be asked that day about the pleasures (which you boast in that world)".

In another verse, Allah Swt. also provides guidelines for spending wealth fairly. Or in terms of Javanese culture "*sak madya*".

Among the forms of wasteful attitudes that are most visible in our time today are waste in public and primary facilities and are very much needed by people's lives. Such as water, electricity, etc. All of this is contrary to the *sharia* revealed by Allah Swt. because it contains elements that disturb public order.¹⁶

E. Wisdom Prohibits *Tabzir* Behavior in Islamic Economic Studies

Islamic *sharia* has provided guidelines and instructions in which there are commands and prohibitions. It has become a rule of *ushul fiqh* that everything that is ordered must have its benefits. And vice versa that everything that is prohibited must have a danger. So the

¹⁴*Ibid.*, p. 50.

¹⁵M. Abdul Mannan, *Teori dan Praktek Ekonomi Islam* (Yogyakarta: Dana Bhakti Wakaf, 1997), p. 43.

¹⁶Dawood, *Moderat dan Prinsip Kemudahan*, p. 30.

task of human reason is to explore and find out why this case was ordered, and why this case was forbidden. If excavations and searches have been found, in Islamic terminology wisdom or wisdom has been found. So in this study the author will show the wisdom or wisdom of the prohibition of *tabzir* behavior.

1. Building Awareness of Collective Solidarity

Individualism and selfish are not Islamic behavior. Social solidarity is an important part of people's lives, not organic solidarity. In a narration, Umar bin Khattab asked Jabir if any of you wanted to tie his waist and then give the meat to his uncle's son and his neighbor. That is, in spending their wealth, humans must look at the condition of the surrounding community.¹⁷ *So it has become a shared responsibility to implement the values of ukhuwah, insaniah, and ta'awun as the internal obligations of Muslims as socio economic responsibilities to each other.*¹⁸ Meanwhile, *tabzir's* behavior does not care about his community environment because he is covered by an attitude of egoism that only cares about his own socially excessive people will lose their social sensitivity. He couldn't feel how difficult it was for people who were completely deprived. In this case, Allah Swt. prescribes fasting, one of which aims to foster a sense of social conscience.¹⁹ So that people who have abundant assets are also responsible for the basic needs of their environment.

2. Avoiding Debt

Debt is an act that should be avoided. Until there is a prayer that one of the points is to avoid debt. A person will not be forced to spend on goods that are beyond his ability, even though it can be in debt. Even though at this time, basically someone doesn't want to go into debt because of credit card facilities, cheap installments, promo prices and others are the main factors for someone to get into debt.

3. Causing to Povert

Following a lifestyle causes poverty in both the short and long term.²⁰ Falling into poverty in the short term is caused by

¹⁷Qardhawi, *Norma dan Etika Ekonomi Islam*, p. 162.

¹⁸M. Arifin Hamid, *Membumikan Ekonomi Syari'ah di Indonesia* (Jakarta: Elsas, 2008), p. 295.

¹⁹Ahmad Munir, *Harta dalam Perspektif al-Qur'an* (Ponorogo: STAIN Po Press, 2010), p. 67.

²⁰Zaki Fuad Chalil, *Pemerataan Distribusi Kekayaan dalam Ekonomi Islam* (Jakarta: Penerbit Erlangga, 2009), p. 217.

consumption patterns that continue to be followed, so that basic and basic things that should be fulfilled are ignored. Meanwhile, in the long term, *tabzir*'s behavior becomes poor, because long term savings are not saved and unexpected needs cause existing assets to be sold so that he falls into the abyss of poverty.

4. Life Disorientation

Psychologically, people who are excessive in consumption tend to have the nature of following their passions and forget the nature and purpose of consumption itself. Even in the Qur'an this kind of person is like an animal that eats, drinks, and has fun without any direction.²¹ A very bad parable for someone who only indulges his lust so that he forgets the purpose of consumption itself.

The performer of *tabzir* at least describes the character of someone who does not have a life orientation. It even weakens one's personality.²² Disoriented and nothing to do sublimation and transcendence as destructive superstitious functions of people's lives. It's not just asking for prestige, but it has gone public, has become more populist and belongs to the cultural class of society. The occurrence of cultural urbanization and the global situation of cultural narcotics in post modern society.²³ As a result of the influence of cultural transformation, a person is so carried away with the products of the culture industry, the orientation of life is only to follow the latest trends. Believing in contemporary superstitions in the form of brands of the latest cultural and fashion products has resulted in people to the extent of "idolizing material". And forget the nature and function of property. Where property ownership has become a goal for fun, no longer as a means of fulfilling needs.

5. Loss of Critical Power

Preference or power of choice for something is lost because of *tabzir* behavior. He lost his critical power and ability to make brilliant decisions in economic life.²⁴ In the era of industrial revolution, workers are objects of human exploitation. In

²¹Munir, *Ajaran-Ajaran Ekonomi Rasulullah*, p. 69.

²²Chalil, *Pemerataan Distribusi Kekayaan dalam Ekonomi Islam*, p. 219.

²³Emha Ainun Nadjib, *Kiai Bejo, Kiai Untung, Kiai Hoki* (Jakarta: Kompas, 2016), p. 194.

²⁴Save M. Dagus, *Pengantar Filsafat Ekonomi* (Jakarta: Rineka Cipta, 1992), p. 1.

contrast to the current post modern era or there is also a mention of the post industrial era. Where consumers are the object of exploitation, advertising is the means, and malls are the factories.

6. Education

Economic education and wealth management that can be used more for capital and provisions towards a productive society.²⁵ Meanwhile, *tabzir* behavior is a form of counter productive pattern, because the assets it has are only for consumptive purposes and live extravagantly.

Conclusion

Tabzir behavior is a form of consumption behavior deviation. The indicators are, consuming what is prohibited by *sharia*, wasting wealth, spending extravagantly, and damaging property. In certain definitions, the behavior of *tabzir* is *haram*. The wisdom of the prohibition of *tabzir* behavior is an effort to build awareness of collective solidarity with togetherness and social care, avoid debt, disorientation in life, namely without knowing the purpose of creating humans as caliphs, one of which is to prosper the earth, loss of critical power and economic education, as well as maintaining mental and spiritual health.

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²⁵Qardhawi, *Norma dan Etika Ekonomi Islam*, p. 162.

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