

Research Article

Prohibited Muamalah of Al-Ishraf And Zhulm In The Perspective of Islamic Economics

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Abstract

As a religion that has the slogan *Rahmatan lil alamin*, Islam always regulates all orders of life which are universal, integral and comprehensive in human life. As a guideline for the ummah, Islam always regulates everything in any field, from the simple to the difficult cases. It regulates the fields of economic aspects, politics, education, culture, art and so on. Islam is a perfect religion, even in the economic field everything has been regulated. The nature of *Israf* and *Zhulm* is a very despicable act and always side by side because both are spiritual illness that descent human beings who do not have gratitude in living life. This study was purposed to explore the concept of *Al-Israf* in the Qur'an, in the literature of Fiqh Muamalah literature and to find out the implications of *Al-Israf* in the perspective of Islamic Economics. This research was a qualitative research with thematic interpretation approach.

Keywords: Al-Ishraf, Zhulm, Islam

1. Introduction

Humans as creatures of Allah SWT, who are perfectly created, have two elements of body organs and their functions for each. Physical and Spiritual Elements always describe a person's qualities, such as mindset, habits, characteristics and everything related to. In these two elements, humans often experience and get obstacles and struggles in their lives, so that Allah SWT commands humans to try to prevent, treat, and overcome and find alternative ways to avoid them leading to spiritual illness.

Among the elements of spiritual illness, one of them is called *Israf* (exaggeration or overdue) that occurs in all cases. Islam hates the exaggeration because it is a despicable act that will not bring any good and will lead to ill-stared. This excessive nature causes spiritual illness in life, which is a disaster for its adherents. Exaggeration or overdue is strictly prohibited in Islam, even Islam hates this despicable act, which is excessive in all things.²

Likewise with the lust given by Allah SWT, humans are often complacent with the blessings of Allah SWT that lie in the sky and on the earth. This is evidenced by human behavior which is ungrateful for all the blessings of Allah SWT and the nature of this ungrateful cause

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excessive attitude of humans in various aspects of life. Along with the advanced level of welfare in human life today, human beings tend to follow their passions to fulfill all their needs, including the need for food and all things related to natural appetite. They consume everything they like without seeing the limits and pay attention to the impact that can affect the health of body and soul.³

The act of *Israf* itself is included in *Zhulm's* act because the Qur'an describes the meaning of sin in various terms, including: *Al-Ismu*, *Al-Zanbu*, *Al-Fahisyah*, *Al-Zhulm* and so on. However, in this study the researcher focuses on discussing the term *Al-Zhulm*. In addition to having various meanings, it also refers to a negative meaning. For example, Q.S al-Baqarah (2): 54.

Meaning: "And [recall] when Moses said to his people, 'O my people! You have indeed wronged yourselves by taking up the Calf [for worship]. Now turn penitently to your Maker, and slay [the guilty among] your folks. That will be better for you with your Maker.' Then He turned to you clemently. Indeed, He is the All-clement, the All-merciful."⁴

The nature of *Israf* and *Zhulm* is a very despicable act and always side by side because both are spiritual illness what is in our life, thus the description and phenomena above become the background of this study so that it is interesting to discuss the causes of *Al-Israf's* and *Al-Zhulm's* actions in economic behavior.

2. Literature

a. *Al-Israf*

According to Nahwu (Linguistics), *Israf* means spending something that is not in accordance with Allah's provisions. *Israf* can also mean exaggerating or beyond the limit (overdue). *Israf* can also mean actions that exceed limits in terms of eating, drinking, dressing, living, and others, as well as desires hidden in the human soul, so that they can break the norms of morality, religion, and law.

Israf comes from the word السرف which means exceeding the size and limits in every human action. In al-Munawwar's dictionary, the word "*Asrafā*" means waste and *israf* means extravagance.

In terminology, *Israf* is all actions that are not done properly or exceed the limits of normality in all matters. For example is excessive in matters of dressing, behavior, titivate, eating, drinking and so on. The attitude of *Israf* is an act hated by Allah SWT because it is an act of self - destruction. One of the excessive attitudes that has such a great impact on the human self is overeating.

In the Qur'an, the word *Israf* is repeated 23 times in 21 verses in 17 chapters in the form of fi'il madhi, fi'il mudhari 'or its masdar. Among of them is in surah Al-A'raf verse 31:

يٰۤاَيُّهَا اٰدَمُ خُذُوْا زِيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ

Meaning: O children of Adam! Dress cleanly and beautifully for every act of worship; and (without making unlawful the things God has made lawful to you) eat and drink, but do not be wasteful (by over-eating or consuming in unnecessary ways): indeed, He does not love the wasteful.⁵

According to Musthafa Al Maraghi, the word *israf* means an attribute or action that exceeds the limits in spending property and does not comply with the limits of instinct, economic and shari'ah.

According to M. Quraish Shihab in his interpretation, the word *israf* is taken from the word سرف, which is beyond the limits in accordance with the conditions of the one who spends and who is given maintenance. This attitude is the prohibition to act in exaggeration way. This is a guide that must be adapted to the conditions of each person. This is because a certain level which is considered sufficient for one person, may have been assessed as exceeding the limit or not sufficient for another person.

b. Zhulm

Etymologically al-zhulm comes from the word ظلما- يظلم- ظلم which consists of the letters dza, lam, and mim (ظ- ل- م) (has two meanings, firstly the opposite of the lamp or light in other words dark. Secondly, put something out of place.

In the dictionary of the Indonesian language, the word zalim means ruthless, no mercy, injustice, and cruel⁶, it means that people who act ruthless and hurt the hearts of others, both outwardly and inwardly. The term *Zhulm* is also defined as an act of crime, sin, and arbitrariness. Then the term is used to mean polytheism, wickedness, hypocrisy, infidelity, and so on. Zhulm is also the opposite of 'al-'Adl, which is to do something inappropriately either in terms of size, time, or place.

In terminology *Al-Zhulm* is defined as an act that goes beyond the limits of truth and tends to falsehood.⁷ This is contrary with M. Dawam Raharjo in his book *Ensiklopedia al-Qur'an* which explains that the word *zhulm* is an aspect or dimension of disbelief. It is called zalim in Indonesian language which contains certain connotations such as cruelty or inhumane acts.

Many nash (evidence) of the Qur'an and sunnah that command to do justice and forbid to do injustice, among others are:

The Word of Allah Subhanahu Wa Ta'ala:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ

"God commands you to deliver trusts (including public and professional duties of service) to those entitled to them; and when you judge between people, to judge with justice. How excellent is what God exhorts you to do; assuredly, God is All-Hearing, All-Seeing" (QS. An-Nisa: 58)

The verse contains the command to realize and uphold justice among human beings, because all of Allah' prohibition is tyranny. There are many hadiths of prohibition of tyranny and muamalah. Among others are:

The words of the Prophet Sallallahu 'Alaihi Wa Sallam," Verily, your blood, your property, your honor, are forbidden to you as it is forbidden in this day, this month and this land.(HR Bukhari and Muslim).

The words of the Prophet sallallahu 'alaihi wa sallam," Every Muslim against other Muslims is haram for his blood, haram for his wealth, and haram for his honor " (HR. Muslim).

Among the evidence of obligation to do justice and the prohibition of tyranny is the ijma (agreement) of scholars on the prohibition of taking other people's property with oppressors and enmity. Through this, it is clear that justice and the prohibition of tyrants are obligatory in muamalah, because only with this muamalah, human will be good and lasting.

3. OBJECTIVES AND METHODS

This study was purposed to explore the concept of Al-Israf in the Qur'an, in the literature of Fiqh Muamalah and to determine the impact and causes of the actions of Al-Israf and Al- Zhulm in Economic Behavior. This research was a qualitative research with a thematic interpretation approach. The main source of this research is the verses of the Qur'an, as a supporting source are also used books of commentary and other literatures related to the subject.

4. RESULT AND DISCUSSION

a. Impact and causes of *Al-Israf's* acts in Economic Behavior

The term *israf* refers to infidelity and does not have implications for infidelity, depending on the context of the verse which has the term of *ishraf*. The term *israf* which does not involve infidelity is a form of tyranny because israf is still a bad deed and forbidden by Allah SWT, as in the case of eating and drinking, in the case of qisah which is killing another person who is not the killer of his family or killing more than the proper amount. As for *israf* which implies infidelity, the argument on this matter is given to the infidels to point their exaggeration (extravagance) and beyond the limit in disobedience and crime. The following are examples of *Israf's* actions that have implications for infidelity, among others are:

1. Pharaoh who was arrogant, conceited and arbitrary on earth. This story is explained by Allah SWT in surah Yunus verse 83, surah al-Mu'min verse 43, and surah al-Dukhan verse 31. People who behave like Pharaoh then he is punished for exceeding the limits and deviating.
2. The people of Prophet Saleh who made damage on earth and did not make repairs is described by Allah SWT in surah al-Syu'ara verse 151. From the story, it can be understood that whoever commits acts of destruction on earth is the same as the Prophet Saleh' clan those who wreak havoc on the earth are punished for having committed *israf* as those who pollute the environment with waste, illegal logging activities, large-scale environmental exploitation, and so on.
3. The people of Prophet Luth who committed homosexual acts. This is explained by Allah SWT in surah al-A'raf verse 81, surah al-Dhariyat verse 34, similar things that are included in the act of *israf* are lesbians, gays, etc.
4. The act of turning away from remembering Allah SWT and forgetting the verses of Allah SWT as described in surah Thaha verse 127. Its realization can be in the form of not worshiping Allah SWT, denying the Essence of Allah SWT, not wanting to learn religion well, and so on.
5. The act of extravagance and having fun on the age and wealth until forget Allah SWT. This is as mentioned in surah Yunus verse 12.
6. Associating Allah SWT with other than Allah SWT is the behavior of dualism. This is as mentioned in surah al-Anbiya verse 9.

ثُمَّ صَدَقْنَاهُمُ الْوَعْدَ فَأَنْجَيْنَاهُمْ وَمَنْ نَشَاءُ وَأَهْلَكْنَا الْمُسْرِفِينَ

Which means: (We sent Our revelations to them) then We fulfilled the promise We made to them so that We delivered them, and those whom We pleased (beside them), and We destroyed the transgressors.⁸

There are several things that cause a person to behave *Israf*:⁹ Family environment. For example, children tend to follow the habits of their parents. Parents who are accustomed to living extravagantly, lavishly, or children who are accustomed to getting all they want, then when they grow up, the nature is usually still carried.

a. Gaining space after human has experienced difficulties or hardships. For example, people whose previous lives were difficult. However, due to his mining results, his plantation products were abundant at high prices (pepper, rubber, etc.), which could be obtained in a relatively short time, making them suddenly rich. This is what then makes them behave excessively, purchasing something without taking into consideration or just to show off.

The Prophet SAW said: "So rejoice and hope for what is easy for you. For the sake of Allah, it is not poverty that I fear for you, but I fear for you that the world is laid out for you as it was laid out for those before you, then you race against it, then destroy you as before destroying them." (HR. Bukhari).

b. Associating/making friends with the people of *Israf*. A person's morals can usually be seen from the morals with whom they associate because the human usually imitates the moral and behavior of their environment, especially if it has lasted for long time. That is why Islam tells us to choose selective friends. Forget that looking for 'travel' supplies towards the pleasure of Allah SWT and heaven is not with luxury, pleasure and fun, but must be taken with masculinity and strength. That is why they must seek provisions and otherwise they will fall into *Israf* (Al Baqarah: 214, Ali Imran: 142).

c. Wives and children forget the habits of the world. The habit of worldly life is not fixed in one condition, but always changing.

d. Looking down on lust. Lust is always submissive and obedient according to guidance when it is done earnestly, and it will lose control following lust if it is left truly unchecked and uncontrolled. (QS Ar-Ra'ad: 11, Asy Syamsi: 9-10, Al Ankabut: 69)

e. Forget the horrors and frightening things on the Day of Judgment. The words of the Prophet SAW. "If you know what I know, you will surely laugh a little and a lot of crying." (Narrated by Bukhari) "And you will not have fun with your wife in bed." (HR Tirmidhi)

f. Forget the reality of life experienced by human beings in general and Muslims in particular. The secret of Rasulullah SAW was always sad to think of the community before he was sent as a Prophet and after, so that Allah rebuked and forbade him to behave like that. (QS. Al Kahfi: 6, Asy Syu'ara: 3, Fathir: 8)

b. Al-Zhulm Acts in Economic Behavior

The terms al-zhulm in the Qur'an with all of changes, are repeated as many as 316 times in various different chapters.¹⁰The meaning of "darkness" is expressed with *zhulmah* ظلمة, the

plural form is zhulumat ظلمات. This plural form is widely used in the Qur'an, while the singular form zhulmah ظلمة is not found.

a. Zhulm which means darkness.¹¹ As the words of Allah SWT in QS Al-Baqarah (2): 17. In a narration it is stated that the first four verses of surah al-Baqarah, namely verses 2-5 talk about the characteristics and deeds of the believers, the next two verses 6-7 about the infidels who assert that their hearts, hearing, and sight are closed, after being warned or not, they still do not want to believe, and the next thirteen verses, namely 8-20, emphasize the characteristics, nature, and behavior of the hypocrites.¹² The word (fii zulumat) in the above verse, not only in one darkness but it is jama' (plural) which means a lot of darkness stacked with each other, they are the darkness of night, the darkness of black clouds, and darkness due to the extinguishing of light. They are infidels or hypocrites who are similar to the darkness caused by error, the darkness of God's wrath in this world, and the darkness of Allah's punishment in the hereafter. They take advantage of the potential God has bestowed on them so that they are deaf to hear the instruction, mute to utter the right words, and blind to see the sign of Allah's greatness. Thus, all the senses that God has endowed for the use of acquiring guidance (eyes, ears, tongue, and heart) have been paralyzed, so that in the end they will not repent and realize their error.¹³

b. Zhulm which means Putting the out of place: The meaning of "putting something out of place" can be due to less than what should be or more than what should be, not at the right time or not in the right place. From this description, can be analogous to those who take the example that drinking a drink such as milk, before the time, can be said zhalamtus saqa'a السقاء ظلمت which means I wrong the drink, it means drinking before the time. The drink or milk drunk before its time is called mazhlum مظلوم. Likewise digging the soil in the wrong place, it can be said zhalamtu al-ardha الأرض ظلمت I oppressed the land. Digging out of place is called zhulm and the ground dug is called mazhlum مظلوم, while the person who digs is called zhalim (ظالم). Similarly, the word zhulm is used in the meaning of "deviating from the truth" which is supposed to a point or the full filling of a circle, if the point or filling circle is less (not full) or more and even exceed then it is called deviant. Thus the word zhulm is used for all sins, both small and large, so that the Prophet Adam who committed the offense is called a tyrant, as well as the devil, although the two offenses are very different.¹⁴

c. Al-Zhulm which means disbelief/infidelity. As the words of Allah SWT in Q.S. Al-Baqarah (2): 257. This verse is a parable of the condition of a believer. No matter how difficult the situation, even if it is like facing a very steep abyss, he will not fall because he clings firmly to a rope that is also very strong, even if he falls into the abyss, he can still rise or be helped, because he remains holding on to the rope that connects it to something above, like a bucket held at the end of its rope. The lowered bucket gets water and is pulled upwards. So is a believer, who falls into trouble. Indeed he descends or falls, but soon he will ascend carrying the water of life that is beneficial to himself and others. If the previous verse described man's efforts to hold fast to a strong rope, it is now explained that as long as he has such an attitude, he is not alone because Allah is his guardian.¹⁵

d. Al-zhulm which means rejecting the teachings of the prophets. As the words of Allah in Q.S. Yunus (10): 47. The previous verse set the sanctions against those who disobey can be imposed by Allah SWT in this world or in the hereafter. This verse explains two main things related to the imposition of sanctions. First, it is the coming of the Prophet to deliver his teachings, because there was no sanction before the coming of the prophets/Apostles or a warner. And second, that the sanctions were fair.

There are several prohibitions of the Zhulm acts in Economic Behavior, the first is prohibition of Riba (Usury): The Shari'ah prohibits usury because it contains tyranny and injustice, as Allah Subhanahu wa Ta'ala said: "Whereas Allah has permitted trading and forbade usury." (QS. Al-Baqarah: 275). Second, Prohibition of Gambling: God forbids gambling because it includes consuming other people's property in vain. Allah said, "O you who believe, indeed (drinking) intoxicants, gambling, (sacrificing to) idols, casting lots with arrows, are among the deeds of devil. So, stay away from those deeds so that you get good luck." (QS. Al-Maidah: 90). Third. An-Najasy: An-Najasy is defined as an addition to the price of a commodity from a person who does not want to buy it so that others get stuck in it. A person who does not want to buy goods, comes and raises the price of goods so that buyers follow him, and then thinks that he does not raise the property of the goods unless it is appropriate, so he is deceived by it. This sale and purchase is forbidden because it contains tyranny. The proof is the hadith of Ibnu Umar radhiallahu 'anhu which reads: "Indeed, the Prophet Sallallahu 'Alaihi Wa Sallam forbade An-Najasy." (Narrated by Al-Bukhari and Muslim). Fifth, Tas'ir is the intervention of authority in the control and benchmarking of prices. This is by forcing a sale and purchase transaction at a certain price and should not be violated. Originally, this transaction was prohibited by the agreement of the jurists based on the following arguments: The words of Allah Subhanahu wa Ta'ala: "O you who believe, do not consume each other's wealth in a false way, except by way business that happens with mutual love between you." (QS. An-Nisa: 29). Sixth. This tas'ir cannot realize taradi (mutual pleasure). Based on the sunnah of the Prophet Sallallahu 'Alaihi Wa Sallam, there is a hadith from Anas bin Malik Radhiallahu 'Anhu which means: "The prices of expensive goods in the time of the Prophet Sallallahu 'Alaihi Wa Sallam, then they said, 'O Prophet, set the price for us! 'Then he replied, "Indeed, Allah is the peg of the price that narrows and widens and the Most Generous of sustenance, and indeed I hope to meet my Lord, in a situation where none of you who demand because of tyranny in blood and property." (Narrated by Abu Dawud). In this hadith, the Prophet did not perform tas'ir because it contained tyranny. Thus, the law of origin of tas'ir is haram, but the scholars exclude it with several circumstances including: The human need for the goods, the existence of ihtikar (hoarding) by producers or traders, the sale is divided among a group of people only.

5. CONCLUSION

This *Israf* attitude is one of the despicable acts that is very damaging for the perpetrator himself and others who are affected by his behavior. This (excessive) nature threatens the future of mankind, especially among the younger generation. A behavior is said to be deviant and outrageous if the behavior does not conform to the portion and manner prescribed by religion, both individual and social. Deviant behavior is more related to things that are prohibited. While behavior that goes beyond the limits related to things that are in fact (originally) halal or allowed as long as it is in accordance with the portion, therefore all destructive acts, homosexuals, lesbians, overeating, can called *israf*.

Then Ibnu Taymiyyah stated, "It is obligatory to judge people in matters of property fairly as commanded by Allah and His Messenger, such as the distribution of inheritance to heirs in accordance with the guidance of the Qur'an and sunnah. Likewise in muamalah, such as in buying and selling, leasing, wakalah, company, giving and the others from muamalah related to transaction and handover contracts, then being fair in this matter is a pillar of the universe which is the basis for the good of the world and the hereafter. "

Among others of the fairness in muamalah, there are things that are clear which means everyone knows it by their minds, such as the obligation to pay for the buyer, the seller's obligation to deliver the goods to the buyer, the prohibition of reducing the scales and measurements, the obligation to be honest and explain the condition of the goods, the prohibition of lying, betrayal, and lies, the recompense of debt is its payment (in due time), as well as praise. There are also things that are not clear and explained by our Shari'ah because all muamalah that are prohibited by the Qur'an and sunnah return to the realization of justice and the prohibition of doing tyranny. Therefore, all muamalah that the Prophet SAW prohibited because it contains the injustice inside and that is contrary to justice.

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