



Analytical Study of Some Islamic Teachings regarding Consumption & Consumer Protection

Tariq Mahmood • Abdul Quddus Suhaib

Department of Islamic Studies, Bahauddin Zakariya University, Multan, Pakistan
tmniazi2002@yahoo.com

Abstract: This paper presents the authenticity of Islamic teachings about the modernism. No doubt, consumerism showed their rights to the consumers and for redress of their loss, legislation and special consumer courts were set up. In Western countries mostly, people think while in Eastern countries some people think that consumerism gave legal support to the consumers in the present era. But this paper presents some teachings of the Holy Quran and Hadith Sciences (that are basic sources in Islamic Shariah) regarding consumer protection. By analyzing these teachings of Islam, this shows that western consumerism is not new because Islamic teachings have provided us with plenty of commandments that protect consumers and encourage traders to involve in fair dealings. Besides many verses of Holy Quran, the names of two surahs are also given by such words that condemned the wrongdoings and wrong intentions for wealth i.e. ‘Sura Mutaffeffeen’ and ‘sura Takathur’. In many verses of Holy Quran, it is forbidden to give less in weight or in measurement and Arabic word ‘Bakhs’ is used for forbidden which means shorten the quantity or quality than required. Similarly, six authentic books of hadith sciences also have Kitab al-Boyou (books of transactions) in which trade matters related to consumers and producers are commanded and negative issues that disturb business matters are forbidden.

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1. Introduction:

1.1. Analytical Study of Some Islamic Teachings regarding Consumption & Consumer Protection

This is a fact that after earning the livelihood, the basic problem is of spending now. About this, five questions may arise in minds that are as under:

- What should be spent?
- How much should be spent?
- For which persons, money should be spent?
- What should be purchased?
- Why should be spent?

Under the guidelines of Islamic Shariah, the answers may be as under:

- Spending should be from halal earnings.
- That should be spent, which is more than your needs. In spending, moderation should be adopted.
- For personal needs and the dependents’ needs, it should be spent.
- Halal and wholesome things should be purchased.
- For the satisfaction, personal needs relatives’ and for the cause of gaining Allah’s pleasure, spending should be made.

2. Some Qura’nic Commandments Regarding Consumption & Consumer Protection:

Islam teachings are not confined to the sellers in case of providing guidelines but these have complete rules for consumers in case of spending. From these commandments, it is guided that consumers should not adopt lavish and miserable behavior while spending. Because excessive spending will ruin the business as well as it discourages those who have not wealth or money to purchase necessities of life.

In the exegesis Quranic verse 26 of chapter Bani Israel, Ibne Katheer wrote, if someone spends his wealth as it should be spent as is not doing ‘tabzeer’ but if someone spends without its rights then he does tabzeer which is prohibited (Ibne Katheer, 1999).

This means if someone spends his money other than on necessities, this will be tabzeer and this is prohibited. Because excessive spending increases the demand for goods that creates inflation which is dangerous for poor and low level earning people. This is why tabzeer is prohibited.

In verse 27 of Sura Bani Israel of Holy Quran, it is stated that “Give their right to your relatives, to the needy and to the passengers.” (Al-Quran, Bani Israel:27).

The above commandment encourages wealthy people to share their wealth to poor and needy people so that they could survive their lives in a better manner. In fact, financial assistance will solve the financial problems of the poor. And this help will also create soft corners in the hearts of the poor against the rich.

In another verse of the Holy Quran, it is stated that as “They ask thee, what should be spent? Say them, whatever you spent from your wealth, it should be on your parents, relatives, orphans, needy persons, passengers, and whatever you will spend from your wealth, verily Allah has knowledge about this spending.” (Al-Quran, Al-Baqarah:218).

This means you should spend your wealth for the cause of Allah and for gaining the fruits of hereafter world. In the exegesis Quranic verse 29 of chapter Bani Israel, Ibne Katheer wrote, When Allah has ordained to spend, he forbade to spend lavishly but it should be spent in a moderate way (Ibne Katheer, 1999).

This means that moderate in spending behavior is encouraged by Allah because fear from Allah is the right of Allah who is the creator of Allah.

In another verse, it is ordained, “O believers adopt piety of God as He has right of piety (Al-Quran, A-Imran:102).

In another verse, it is ordained to fulfill your agreements whatever seller and consumer or employer and employee did among them, all should be abide by their agreements what they have done.

“O believers fulfill the agreements that you did with others” (Al-Quran, Al-Maedah:1).

For the welfare of poor people, it is asked from the people to spend their wealth for the cause of Allah’s pleasure. This means those will give their wealth to the poor and needy people, their spending on poor will be considered as they are giving debt to the Allah because the reward of this debt will be given by Allah.

In another verse, it is asked: “Who will give the best debt to Allah?” (Al-Quran, Al-Baqarah:245).

Spending in a moderate way is the quality of noble persons. Therefore it is commanded to adopt this quality because this quality is useful for the person as well as for society also.

In the exegesis of holy Quran, in Tafseer-Ibn-Kabeer, it is written “About spendthrift and miserable behavior there are many reasons stated in different exegesis, the powerful reason is that Allah has stated the quality of his noble persons that neither spend lavishly nor adopt miserable behavior during spending but they spend in a moderate way” (Al-Razi, 1999).

This means miserable spending and spendthrift behavior both are condemned by Islamic teachings for avoiding the nation from side effects lavishly spending and miserable spending.

In exegesis of Rooh Al- Muani, it is stated about the commentary of this verse that lavish behavior is prohibited for others and for personal purposes also. While in the

adoption of moderate behavior betterment is for all (Al-Bagdadi, 1989).

The reason to prohibit spendthrift behavior is that it ruins individuals and as well as it is dangerous for society.

In the exegesis of Zia-ul-Quran, it is stated in the exegesis of verse 77 of Al-Qasas. “This misconception about the true believer has been cleared. It is considered that true believer does not get the tastes of worldly things.” This thinking is not true. Therefore, it is commanded by Allah that a true believer should spend money on good eating and for good wearing by avoiding extravagance and miserable behavior” (Azhari, 1998).

In actual spending on the body is mandatory for the person. And if someone has resources to eat and wear in a good manner but he does not spend then he will be considered as miserable that is prohibited.

While in Tafheem al Quran, in the exegesis of this verse, it is stated that true believers spend between two extremes. This means they neither spend lavishly nor in miserable behavior (Maududi, 1972).

It is stated that true believers do not forget Allah while they are indulged in trade matters. This is also the quality of pious people.

In another verse of Holy Quran, it is stated about the quality of true believers that trade matters and buying and selling do not prove an obstacle in remembering to Allah (Al-Quran, Al-Noor: 37).

From this verse, it is clear that true believers do not leave their prayers during trade matters and they perform their duties according to the commandments of Allah. And they do not forget Allah during worldly matters. From this it can be easily analyzed who will remember Allah during worldly matters, definitely, he cannot deceive the others for gaining just benefits of the temporary world.

Although a lot of commandments are available in hadith books titled “Kitab al- Boyou” (bargaining books/transaction books) regarding consumption and consumer protection. But now some hadith sciences are presented regarding consumption and consumer protection.

3. Some Sayings of the Holy Prophet (P.B.U.H) Regarding Consumption & Consumer Protection:

Some sayings of Holy Prophet (P.B.U.H.) are presented those are relevant to consumerism, are as under: It is said that one should not adopt miserable and spendthrift behavior while moderate behavior in spending is crucial.

“Moderate behavior in spending is the half economy of life.” (Al-Muttaqi, 2005).

As concerned the spending behavior, this may be of two types:

- 1- Spending on individual purposes
- 2- Spending on others’ purposes.



These two ways of spending are as under: Spending for personal needs and other is spending on their dependents needs and others.

In another occasion, it is said: “He will not enter in the paradise whose body grew by the earning of oppressive livelihood and interest, because for his body hellfire is better than this”(Al-Tabrizi, 2003).

Holy Prophet (PBUH) said: (translation)

“From the other place taking things for selling is given livelihood while storing things for creating shortage is cursed”(Al-Qazvin, 2008).

From this, it is clear that livelihood should be earned through permitted ways and on the permitted and halal things. Therefore trade must be done free from deception.

In another occasion, it is said: “May God took pity on that person who adopts lofty behavior when he sells or buys or when he demands from borrower” (Al-Bukhārī, 1923).

Lofty behavior means that one should be adopted soft and lofty behavior during doing transactions i.e. giving and taking things, measuring and weighing all should be in a very easy way.

Holy Prophet (PBUH) said : (translation):

“Do not do bargaining on other’s bargaining” (Al-Qazwīnī, 2008).

In another occasion, the Holy Prophet (P.B.U.H) encouraged to save something from your wealth so that you may meet your future demands and in an emergency, you did not involve in trouble. It is said:

“If you save from your wealth it will be better for you” (Al-Bukhārī, 1936).

This means that persons should not spend all their wealth on their consumption because, in this way for emergency spending, he will have a problem.

Holy Prophet (PBUH) said : (translation)

“Who adulterated things, he is not from us”(Al-Qazvin, 2008).

In this, it is commanded that pure things should be sold, therefore inferior should not be mixed with superior things for charging high prices.

In another occasion, it is said, “Holy Prophet (P.B.U.H) forbade to sell things on high prices with artificial planning.”(Al-Bukhārī, 1936).

This means to earn your livelihood by adopting artificial ways is not allowed to any traders. In this charging more than equity price, hoarding goods, mixing low-quality goods with high-quality goods for charging the high-quality goods by presenting high-quality goods are all condemned.

Holy Prophet (PBUH) said: (translation).

Abe Hurairah (R.A) narrated, he said Holy Prophet (PBUH): “Whoever do “Aqaala” with other Muslims, Allah will do Aqaala with him on the day of judgment”(Al-Qazwīnī, 2008).

In actual ‘Aqaala’ is used in the meaning of taking in return the sold items if the buyer wants to return. In general, shopkeepers do not take in return the sold items.

But if someone will do this action on the wish of the buyer, this means he is providing facility to the buyer. If he returns his sold things from the buyer or exchanges sold goods with new goods. His action will be rewarded not only in this world but also in the world hereafter.

In the Sahih Muslim, it is narrated:

“Verily Almighty Allah & his prophet prohibited the selling of wine, dead animal, swine and idols” (Al-Hajjaj, 2006).

In the above hadith, trade of mentioned things is prohibited because of its drawbacks. This means that prohibited things are prohibited for everyone at every place in buying and selling, eating and using because of its side effects.

It is narrated by Abe Dawood that Holy Prophet has cursed on those who give money as a bribe and takes money as a bribe”(Asha’at, 2009).

In this hadith, it is indirectly commanded to perform their duties honestly because those who will not perform their duties honestly, this means they are not earning their livelihood as permitted ways, and if someone takes money from the other against some work, this means he is taking money of bribe. In bribery, both persons are condemned and cursed.

About personal spending, on another occasion, the holy prophet said, (translation): “Your body has right on you.” (Al-Muttaqi, 2005).

This means that man should spend his income on your body because of this, you are able to earn a livelihood. If you will not spend your earned money on purchasing such things by which you could gain power for your body. In this way, you can perform your duties in an excellent way. But in case you do not spend your money on your body then you will remain weak and your weakness will be proved a hurdle in accessing right duties.

4. Concluding Remarks:

In the nutshell, it can be stated that Western consumerism that has protected the consumers. And it can be considered in some Muslim countries by many people also that western consumerism has provided guidance regarding consumer rights. But in actual, by analyzing the Quranic teachings and hadith sciences, every sensible can know that consumer protections doctrine has been provided to Muslims in their basic sources of Sharia nearly fourteen hundred years ago from today and nearly twelve hundred years before the commencement of western consumerism. This means Islamic teachings regarding consumer protection were more ancient than the western concept of consumer protection. But with sorrowful imagination, this can be stated that in the present world of globalization, rights of consumers are more protected than the rights of consumers in the Islamic countries because in practical life Muslim consumers are deprived of their rights. This is why it is considered that western consumerism has provided more awareness to the western consumers. Anyhow,



consumers of Islamic countries can gain their rights by implementing on Shariah doctrine regarding consumers.

Corresponding Author:

Tariq Mahmood, Ph.D. Scholar
Department of Islamic Studies, Bahauddin Zakariya
University, Multan, Pakistan.
E-mail: tmniazi2002@yahoo.com

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