

2016- FRUGAL LIVING AND MAQASHID SYARIAH IN OVERCOMING THE INCREASING GLOBAL COST OF LIVING

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ABSTRACT

The global rise in the cost of living has been a challenge for many individuals and communities around the world. In addressing this challenge, frugal living gets increasing attention because it has an approach that drives a sparing and wise lifestyle in spending. Furthermore, Maqashid Syariah has a goal for common welfare and justice and can be a sustainable solution to addressing today's global economic challenges. This research is looking for relevance between frugal living and Maqashid Syariah in tackling the global rise in the cost of living. Using the library research method, this article emphasizes the understanding of concepts, terms, and detailed explanations of a matter. Research results show that when societies integrate Islamic moral and ethical principles into economic practice, individuals and communities can maintain a balance between the fulfillment of material and spiritual needs, creating a positive impact on personal finances and society at large. This article provides an overview of the potential solutions based on religious values to the growing global economic challenges without excluding aspects of general well-being and social conditions.

Keywords: Frugal Living, Public Welfare, Maqashid Syariah

INTRODUCTION

The pandemic in 2020, unstable weather conditions, and the war between Russia and Ukraine shook the world economy. The culture of hedonic, consumptive, and fantative living by following trends is also widely carried out as a standard of people's lifestyles (Muslihah 2023). This results in price increases, and less stable incomes and tends to make people more consumptive and hedonistic.

Often found now, hedonists cannot adjust their lifestyles to their economic conditions, thus making them do everything possible to keep up with existing trends (Prastiwi and Fitria 2020, 2). This triggers a person to be wateful, unproductive, lying, violent, or even can have an impact on psychological, social and ethics (Aziz 2020, 15). By highlighting the various problems that arise, people need to relizethe need for more serious attention to this situation and formulate solutions that can help them survive amid soaring food and energy prices.

In this situation, frugal living has emerged as an attractive alternative and has proven effective in managing wise spending (Maisyarah 2022, 88). This lifestyle emphasizes human values of frugality, efficiency, and awareness of spending, which in turn provides a strong foundation for maintaining a balance between financial needs and spiritual satisfaction. Therefore, it is important to develop the concept of social sustainability by adopting frugal living as a sustainability integration framework (Khan 2016, 2).

This is by human instincts and nature to meet their needs, encouraging humans to make efforts for the welfare and development of life. As a basic necessity, Islam includes five basic elements that must be owned and maintained in the Maqashid shari'ah. The five basic elements are religion (*al-din*), soul (*al-nafs*), mind (*al-aql*), possessions (*al-mal*), and descent (*a-nasl*) (Aziz 2022, 1–2).

However, ownership of these five elements does not mean that individuals are allowed to do everything possible to obtain them. Islam places importance on maintaining balance and justice in obtaining and maintaining these five elements. In Maqashid Shari'ah, the main objective is economic empowerment and protection of underprivileged communities to ensure they too can meet basic needs properly.

Taking into account the relevance between frugal living and Maqashid Shari'ah in addressing the rising cost of living globally, this study aims to investigate the relationship between these two concepts and how their integration can provide sustainable solutions in the face of today's global economic challenges.

In this context, the article outlines the concepts of frugal living and Maqashid Shari'ah, explores the relationship between the two, and offers an in-depth look at potential solutions that can be based on religious values to face the growing challenges of the global economy. With future challenges in mind, this article provides a comprehensive overview and sustainable solutions in the context of increasingly complicated and pressing global economic challenges.

THE CONCEPT OF FRUGAL LIVING

Epistemologically, Frugal Living comes from the words frugal which means 'thrifty, careful in spending money; not wasteful' and living which means 'life, patterns, daily behavior' (*Big dictionary Indonesian* 2018). That is, frugal living is a frugal lifestyle that aims to reduce expenses. The main principle of frugal living is to maintain a balance between meeting basic needs and enjoying life without experiencing debt accumulation or waste, in other words, simple living.

The trend of frugal living originated from a movement in the United States (US) called Financial Independence Retire Early (FIRE) in 1992, which is a movement to retire before the age of 40 years. In 2007-2008, the movement initiated by financial experts Viki Robin and Joe Dominguez grew in popularity due to the US financial crisis (Muslihah 2023).

The frugal living lifestyle is one of the *economic lifestyles* that continues to be the current trend in prioritizing things that are really prioritized, in the hope that it can accelerate the achievement of financial dreams. Danielle Zwarthoed says (Zwarthoed 2015):

"I define 'frugality' as follows. Frugality is a combination of knowledge, value orientations, preferences, emotional susceptibility, practical skills, and habits. This combination disposes the agent to behave frugally. A frugal agent is capable of living as well as a less frugal one with fewer material resources. This capacity is coupled with a stable disposition for little consumption."

The quote emphasizes that frugality is not just about limiting spending, but involves various aspects, including knowledge, value orientation, preferences, emotional toughness, practical skills, and habits. Emphasis on the agent's capacity to live on material resources that enable stability in controlled consumption.

In fact, frugal living is not a new frugal lifestyle. Frugal living is born from the anxiety that if a consumptive lifestyle is left unchecked, it will have an impact on a bad future. For example, not having savings is the possibility of extravagant life which leads to being in debt.

Frugality is usually conceptualized as individual differences characterized by discipline in obtaining goods and services and careful and controlled competition patterns (Kusumawardhany 2023). That is, frugal living is a lifestyle related to the concept of *mindful living* on spending and makes a little consumption the most basic type of frugality.

In addition, according to the Indonesian Crowdfunding Service Association (ALUDI) in its article, the concept of frugal living is to make wiser decisions in spending money. Basically, prioritizing accuracy in making decisions, prioritizing the value of the goods purchased, and maintaining financial balance so that humans are not trapped in pseudo-consumptive enjoyment (ALUDI, 2020).

From the two definitions above, it can be concluded that frugal living has several concepts:

1. Save on daily expenses
Frugal living encourages awareness of daily expenses, both in terms of basic necessities and additional wants. It involves reducing expenses that don't focus on using funds for things that really matter.
2. Debt and savings management
Frugal living practices also include prudent debt management and planned savings increases. This includes strategies to reduce debt and create savings habits for future needs.
3. Responsible consumption selection
By using the concept of frugal living, humans are encouraged to choose quality products at affordable prices, and emphasize on reusing and recycling items to reduce waste.

Islam itself explains the concept of frugal living contained in the Qur'an surah Al-A'raf (7) verse 31:

يٰۤاَيُّهَا اٰدَمُ خُذْ وَاٰدَمَ زَيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ
"O posterity of Adam, wear your beautiful garments at every mosque and eat and drink, but do not overdo it. Verily he does not like those who are excessive."

The above verse teaches Muslims to wear jewelry in a neat and beautiful appearance while worshipping. In addition, Muslims are also encouraged to behave appropriately in dress and prohibit the act of Israf, an act that exceeds the limit and includes legalizing the haram.

In the tafsir of Al-mishbah, Quraish Shihab emphasizes in the last verse that Allah does not like extravagant people. Harm yourself, for example in eating and drinking, then excess will cause the body to be susceptible to disease and will certainly interfere with health (Shihab 2016).

From the explanation of the verse above, it can be concluded that the concept of frugal living according to Islam is as follows (Maisyarah 2022):

1. Adopt a frugal lifestyle
This means that in managing the sustenance that Allah has given, as well as property, one needs to manage it as well as possible so that income remains greater than expenditure.
2. Putting the rights of others first is no greater than oneself
This aims to maintain firmness in relationship, because with this will arise a sense of mutual love and affection for each other as fellow creatures of His creation. The frugal living style taught by Islam means that someone who applies a frugal lifestyle does not mean stingy.
3. Avoiding Israf and Tabdzir
Israf is doing something excessively, while tabdzir is extravagant. These two terms have similar definitions and boil down to one common point: materialism. This is not taught in Islam, because this act can harm a person, both in terms of health, financial and time efficiency.
4. Be tawazun
Someone who is not excessive in behavior, of course, must be able to balance all aspects of life and not just lean towards one thing. Tawazun can also be defined as an attitude that is able to balance oneself when choosing a need for the world and the hereafter, physical needs, spiritual to his needs in worshipping Allah SWT.

THE CONCEPT OF MAQASHID SHARI'AH

According to Mohammad Daud Ali, Maqashid Shari'ah is the goal to be achieved from the application of Islamic Shari'ah in order to create a happiness in life both in the hereafter and in the world, by taking (everything) that is beneficial and preventing or rejecting that which is mudharat, or that is not useful for life and life (Ali 1993, 61).

Based on the division, there are 5 main elements that must be met and maintained. This point is then called *al-kulliyat al-khams* which is based on the postulates of the Qur'an and Hadith (Sidiq 2017, 148). Then the purpose of Islamic law is known as *al-Maqashid al-khamsah or al-Maqashid al-shari'ah*.

As the goal of human life, Maqashid Shari'ah becomes one of the bridges to achieve scientific benefit through Islamic law. So that humans not only develop physically, but also develop spiritually through the implementation of Islamic law based on faith and piety to answer the challenges of the times in various fields (Sidiq 2017, 159–60).

Human efforts to meet their needs are a series of economic activities or activities. While economics is a science related to the welfare of living things, especially humans. In Islamic economics, the necessities of life must be based on spiritualism values and a balance in wealth management (Ramadani and Rakhmah 2020, 99).

The purpose of the economy is to fulfill human welfare especially in financial terms with the prohibition of exploitation. While the purpose of Maqashid itself is taken from one of the basic needs that have been set, namely safeguarding property (al-mal) by prohibiting usury. This shows the similarity of the main objectives of the concepts of economics and Maqashid Shari'ah to bring benefit and prevent harm to humans. (Khodija Isaac 2013, 595–99).

The application of frugal living combines knowledge, values, preferences, emotional reactions, practical skills and habits. A frugal lifestyle will develop and balance the nature of restraint on spending and focus on investment so that the money saved can become passive income. With the concept of frugal living, humans will be more careful and good at managing finances so as not to be wasteful or stingy, because money will be spent in accordance with predetermined goals (Kusumawardhany 2023, 335–37).

The frugal living lifestyle described in the Qur'an is to practice a balance between miserliness and extravagance. This is also stated in the words of Allah Almighty Al-Furqan (25): 67, namely:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And, those who when infused are not excessive and not (also) miserly. (Their infak) is halfway between the two."

Through this verse, Allah describes that a pious person is one who does justice in infak, for himself or others. Not miserly or stingy in giving and not behaving extravagantly in spending money (Rosyidah and Mas 2022, 142). The verse also explains that a person who has a frugal lifestyle is neither excessive nor miserly, but somewhere in between.

Thus, frugal living in *al-kulliyat al-khams* reviews the Shariah Maqashid as follows:

Hifdz al-mal

A frugal lifestyle teaches humans not to easily spend money on something that is not too necessary. This can minimize expenses and increase income in the future. In fact, individuals can help their siblings who are in need or experiencing distress.

Hifdz al-nafs

With a good money screening, a person can not only help himself in survival, but can help others in need. That way, it will reduce the number of poverty that arises in society and can make humans live calmly and happily.

Not only that, frugal living will reduce the potential for exaggeration that causes someone to justify all means to get their goals, one of which is sacrificing the lives of others. With good appetite containment, frugal living can make a person cautious in acting.

Hifdz al-nasl

Frugal living will make a person behave more modestly and prepare for a better future. As a result, educated offspring of the frugal living lifestyle will have a guarantee of a good future with good savings.

Hifdz al-din

The frugal living lifestyle will make humans always grateful for everything they have to Allah SWT. With this lifestyle, humans will focus more on what they have and will make the best use of it in their lives in accordance with Islamic law.

Hifdz al-aql

Choosing to do frugal living can prevent humans from the ambition to have something, so that it will always be sufficient and can reduce stressful thoughts. Because stress can interfere with mental health and mind, resulting in disrupted daily activities.

If humans live a frugal living lifestyle that is appropriate based on the needs of *al-kulliyat al-khamsah*, then Maqashid shari'ah will be fulfilled perfectly.

By understanding the concept of Maqashid Shari'ah thoroughly, this article aims to show how the application of frugal living can provide sustainable solutions in overcoming the increasing global economy. It also highlights the importance of integrating Islamic ethical values in sustainable and responsible economic practices.

METHODOLOGY

Library Research was chosen as the most suitable research method for analyzing secondary data. The data used are the Qur'an, tafsir, and some literature obtained from books, journals, and articles. Trusted and authoritative library materials were selected in this study to ensure the reliability and credibility of the data used.

The selection of literature study as the main method in this research is based on the need to analyze and interpret key texts from the Qur'an, tafsir, and other literature. The use of these authoritative and reliable sources allows research to gain deep insight into the principles of frugal living and Maqashid Shari'a in religious literature and Islamic knowledge.

This study uses a normative juridical approach to identify the principles of frugal living and sharia maqasid comprehensively. This study aims to describe problems relevant to current conditions, collect data, compile, classify, analyze, and interpret observational data without testing hypotheses. The method used is descriptive analytical.

THE RELEVANCE OF FRUGAL LIVING AND MAQASHID SHARI'AH IN ADDRESSING THE RISING GLOBAL COST OF LIVING

Integration of Islamic Moral and Ethical Principles in Economic Practice

The Qur'an as a guide to the life of Muslims has given principles regarding business as an economic actor without distinction of class normatively. The terms *al-tijarah*, *al-bai'*, *tadayantum*, and *isy tara* are mentioned in the Qur'an as clear signposts that Islam has serious concerns about the world of trade. (Ramadani and Rakhmah 2020, 94) M. Umar Chapra views three basic principles of Islam in the economic system, namely (Chapra 2000):

Tawhid

This principle is the basis of aspects of Islamic thought that reflect that the ruler and sole owner of the universe is Allah Almighty. Therefore, humans are required to obey and serve

Him, thus the concept of monotheism is not only limited to acknowledging reality but also at the same time as man's active response to Him.

Caliphate

The principle of khilafah means that humans are the leaders or representatives of Allah SWT on earth. The concept of the caliphate has several implications such as universal brotherhood, resources as trust, a simple lifestyle, and human freedom.

'Adalah

The principle is to represent that justice in society will not be realized when man has not been able to carry out his duties on earth in accordance with what has been outlined by God.

Maqashid Shari'ah stresses the importance of honesty and integrity in every economic transaction. The integration of values in the practice of frugal living forms a solid basis for responsible financial management, free from corrupt behavior or manipulation that harms others.

In the Qur'an the financial management system is very important as it deals with the needs and stability of the economy. Whereas in an economic system, expenditure and income must be in line, and must not be higher than income. The only way to control spending is to make sure it is not too high and in accordance with needs.

The concept of muamalah in Islam is built on the benefit and cause of a law. Every buying and selling transaction or muamalah is not prohibited by shari'a unless it contains elements of exploitation such as usury, fraud, hoarding, and so on (Ramadani and Rakhmah 2020, 97). Thus, frugal living plays an important role in healthy economic practices by prioritizing frugal and responsible spending, individuals can avoid usury and other economic exploitations that can result in economic disparities that harm society.

Positive Impact on People's Personal Finance

By getting used to frugal living and applying frugal living, a person can achieve financial goals faster. Because frugal living accustom individuals to saving, so that someday there will be no worries about future costs or retirement because they already have enough funds to finance daily life (Muslihah 2023, 29). Surely this will help individuals in their economic lives.

Frugal living based on Maqashid Shari'ah underscores the importance of social responsibility in production (Khan 2016, 5). With frugal living, individuals are encouraged to develop innovations in various sectors. The frugal living lifestyle itself supports *reuse*, *reduce*, and *recycle*. In addition to increasing creativity, frugal living also solves problems in the environment at once.

In addition to addressing social problems, frugal living based on Maqashid Shari'ah also encourages every individual to contribute to society and help those in need (Khan 2016, 9). This lifestyle will make it easier for a person to share and give alms to others, because the happiness of the recipient is reflected in his giving.

Based on the interpretation of Surah Muhammad verse 38, the concept of frugal living can be relevant by following the development of modern times. Conditions that are not expected by an individual can still maximize worship and can strengthen to keep sharing with investment. Investment economic activities can be used as a jihad, because frugality does not require miserliness and holding assets to be enjoyed by themselves, but there are rights of others over the assets owned (Muslihah 2023).

Socially, this will form a solidarity network that can reduce the economic pressure caused by the rising cost of living. Because having a lot of wealth and being able to share it with others are two keys to happiness. This shows a generous human mindset (Muslihah 2023, 30).

Fulfilling a Balance Between Material and Spiritual Needs

In the context of frugal living, Maqashid Shari'ah emphasizes the need for spiritual awareness in every act of material expenditure. This ensures that spending does not merely satisfy worldly desires, but is also in line with religious moral and ethical principles that promote goodness and balance (Muslihah 2023, 28).

Seeing the habits and lifestyles of people who often change, now people tend to have a lifestyle that always follows the flow of the times. Therefore, in order not to be dragged into such matters, it is necessary to control lust. The nature of qana'ah, which is defined as an attitude of accepting gifts that have been bestowed by Allah and always being grateful for whatever he gets, is the most determined capital to face life.

The spiritual impact of wise financial management encourages individuals to develop spiritual awareness in every aspect of their finances. This includes appreciation for the sustenance received, increased gratitude, and responsible financial management as a form of worship to Allah (Muslihah 2023, 26–27).

The integration between frugal living and Maqashid Shari'ah also helps in maintaining the mental and emotional health of the individual. By emphasizing spiritual values in daily financial practice, individuals can develop peace of mind and inner contentment, which contribute to their overall spiritual well-being.

CONCLUSION

Frugal living and the simultaneous application of Maqashid Shari'ah principles have the potential to address growing global economic challenges, particularly related to the rising cost of living. In dealing with complex economic situations, it is important to understand how frugal living can be harmonized with the principles of Maqashid sharia to achieve a balance between material and spiritual needs.

Through the practice of frugal living integrated with the principles of Maqashid Shari'ah, individuals can gain a better understanding of the importance of maintaining a balance between the needs of the world and the hereafter. This practice not only provides benefits in wise financial management, but also enriches the spiritual aspects of life, such as appreciation for sustenance, increased gratitude, and a deeper understanding of life's purpose.

Thus, there is an urgent need to promote awareness of the importance of frugal living based on the principles of Maqashid Shari'ah in society. Proper education and socialization are needed and need to be improved to empower individuals and communities in facing increasingly complex economic challenges in this era of globalization. Thus, it is hoped that society can achieve sustainable prosperity and strengthen its spiritual connection with God.

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