

## **The Concept of *Frugal Living* in the Qur'an: Muhammad Hasbi Ash-Shiddieqy's Perspective in *Tafsir An-Nur***

**Siti Julaikha**

Universitas Yudharta Pasuruan  
julaa449@gmail.com

**Ahmad Zainuddin**

Universitas Yudharta Pasuruan  
zainuddin@yudharta.ac.id

**Amir Mahmud**

Universitas Yudharta Pasuruan  
amir@yudharta.ac.id

### **Abstrak**

Dalam perkembangan zaman yang mengedepankan budaya konsumtif dan hedonis saat ini, gaya hidup sederhana sebagai penggunaan sumber daya secara bijak menjadi hal yang sangat penting. Penelitian ini bertujuan mengkaji ajaran Islam melalui penafsiran al-Qur'an yang memberikan pedoman penggunaan harta secara bijaksana, menghindari perilaku boros, menekankan keseimbangan antara pemenuhan kebutuhan individu, dan menjunjung kemaslahatan sosial. Dengan bahasa lain, kajian ini membahas konsep *frugal living* dalam al-Qur'an yang difokuskan pada telaah *Tafsir An-Nur* karya Muhammad Hasbi Ash-Shiddieqy. Penelitian ini menggunakan metode kualitatif dan jenis penelitian kepustakaan dengan teknik deskriptif-analitis. Dengan demikian, hasil penelitian menunjukkan bahwa menurut Hasbi Ash-Shiddieqy, *frugal living* dalam al-Qur'an mengarah pada acara hidup yang seimbang, bijaksana, sambil tetap memperhatikan kesejahteraan spiritual dan sosial. Perspektif Hasbi ini menekankan hidup sederhana yang memprioritaskan kebutuhan yang penting dan senantiasa mendekati diri kepada Allah, serta berbagi dengan sesama. Kontribusi hasil dari penelitian ini dapat menambah dan menumbuhkan upaya penerapan prinsip *frugal living* dalam kehidupan modern untuk mencapai kesejahteraan berkelanjutan baik dari sudut pandang ekonomi sosial, dan lingkungan.

**Kata kunci:** *Al-Qur'an, Frugal Living, Hasbi Ash-Shiddieqy, Tafsir An-Nur*

### **Abstract**

In the current era that emphasizes a consumptive and hedonistic culture, a simple lifestyle as a wise use of resources is very important. This study aims to examine Islamic teachings through the interpretation of the Qur'an which provides guidelines for the wise use of wealth, avoiding wasteful behavior, emphasizing the balance between meeting individual needs, and upholding social benefits. In other words, this study discusses the concept of *frugal living* in the Qur'an which is focused on the study of *Tafsir An-Nur* by Muhammad Hasbi Ash-Shiddieqy. This

research uses qualitative methods and types of library research with descriptive-analytical techniques. Thus, the results show that according to Hasbi Ash-Shiddieqy, *frugal living* in the Qur'an leads to a balanced, wise life event, while still paying attention to spiritual and social welfare. Hasbi's perspective emphasizes a simple life that prioritizes important needs and always gets closer to Allah, and shares with others. The contribution of the results of this study can add and foster efforts to apply the principles of *frugal living* in modern life to achieve sustainable welfare both from an economic, social and environmental point of view.

**Keywords:** *Al-Qur'an, Frugal Living, Hasbi Ash-Shiddieqy, Tafsir An-Nur*

## INTRODUCTION

A person's hobbies, interests and attitudes reflect their lifestyle, which is their way of living in the world. Needs can lead to the development of a lifestyle. The way a person lives, spends money, and organizes time is an indicator of their lifestyle. In life, simplicity is a quality that is often overlooked. Nowadays, the majority of people spend their money on tertiary items rather than primary items, such as jewelry, fancy restaurants, multiple modes of transportation, electronics, and so on. To make ends meet, a person will not be able to motivate himself even if his financial situation is bad, that is, he is in debt.<sup>1</sup>

In fact, many people are crazy because they follow an excessive lifestyle, commonly known as hedonism. They follow a lifestyle that is too high while it is not in accordance with the abilities they have. Even more sadly, it is not what they want. Behaviors and lifestyles are closely linked to the environmental degradation occurring around the world, the way of life of people and their local communities. People's social behaviors and ways of life are based on values and social understandings that have taken root in their environment. Before major issues developed, popular and deeply held lifestyles that ignored environmental conservation felt safe to almost everyone on the planet.<sup>2</sup> This is where the problem arises, as everyone starts to engage in overconsumption behavior. Especially in this age of disruption, where everything is connected to the internet and technology is booming due to globalization. Naturally, this will make it easier for individuals to fulfill their needs and wants, including online shopping, and others.<sup>3</sup>

From the problem of consumptive lifestyle above, a decision can be made to choose a concept of *frugal living* is gaining attention. This lifestyle emphasizes simple

---

<sup>1</sup> Mohd. Reza Fahlevi, *Pola Hidup Sederhana Dalam Al-Qur'an*, Skripsi: Universitas Islam Negeri Sunan Ampel Surabaya, 2022.

<sup>2</sup> Umi Yuniatin Maulidah, Abdullah Afif, "Konsep Frugal Living Dalam Menciptakan Keluarga Sakinah Perspektif Maqashid Al-Syari'ah (Studi Kasus Alumni PPP. Walisongo Desa Cukir Kecamatan Diwek Kabupaten Jombang)", *Jurnal Sains Student Research* 2, no. 5 (2024): 220–34.

<sup>3</sup> Fithrotin, et al., Perspektif QS. Al- A Raf and Dalam Tafsir, "Analisis Kritis Gaya Hidup Konsumtif Di Era Disrupsi", *Al Furqan: Jurnal Ilmu Al Quran Dan Tafsir* 7, no. 1 (2024), 174-193. <https://doi.org/10.58518/alfurqon.v7i1.2513>.

principles in managing finances and resources, focusing on needs rather than wants. In the context of modern society, which is often trapped in a consumptive lifestyle, the application of *frugal living* principles can be a solution to achieving sustainable prosperity. A wise attitude by choosing and buying items that are prioritized and starting to form investment habits to plan for the future effectively can support a frugal lifestyle. This includes being good at managing money, so it will be easy to choose to buy or utilize items that are somewhat more expensive. Thus, the items purchased will last longer than cheaper items that are more easily damaged.<sup>4</sup>

In addition, some people choose to live a *frugal living* lifestyle in response to the hedonistic and consumptive lifestyle of the increasingly widespread socialites. Usually, they come from a society that is economically well-off, but they are bored with the materialist lifestyle that likes to consume less important items.<sup>5</sup> From this problem, there is an impact in the form of wasted food waste or fast fashion trends that keep changing with the times. In the end, the waste from the clothing industry is increasingly burdening the earth.<sup>6</sup> In daily life, living a frugal and simple lifestyle can sometimes be challenging. This is due to the way of thinking of individuals who are unable to differentiate between needs and wants.<sup>7</sup> This concept involves making important decisions to live according to needs, not wants, and protecting yourself and your family from the risk of debt and overspending. What needs to be noted is that living frugally does not mean a life of misery, but is more about being wise in spending without compromising the quality of life.<sup>8</sup>

A frugal lifestyle is different from a 'thrifty' or even stingy lifestyle. Frugality is more inclined towards miserliness because frugality reduces the amount needed for essential needs.<sup>9</sup> A frugal lifestyle prioritizes smart management of resources, while frugality tends to prioritize excessive reduction without regard to quality and actual needs. The *frugal living* lifestyle is often interpreted as a frugal and economical lifestyle. If you look closely, a *frugal living* lifestyle is not synonymous with being stingy. A *frugal living* lifestyle is a way in which a person allocates funds with full awareness. In this case, a person needs careful analysis and the right strategy to

---

<sup>4</sup> Siti Falihatul Muslihah, "Konsep Frugal Living Dalam Al-Qur'an (Studi Tematik)", Skripsi, UIN Prof. KH. Saifuddin Zuhri, 2023, 1-78.

<sup>5</sup> Auli Robby Finaldy, "Kisah Hedonisme Qarun Dan Kaum Saba' Dalam Al-Qur'an: Kajian Semiotika Charles Sanders Pierce", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 418-431. <https://doi.org/10.19109/jsq.v4i1.25116>.

<sup>6</sup> Kuni Zakiyah, "Frugal Living, Strategi Mengelola Aset Ataukah Life Style," *Al-Ujrah: Jurnal Ekonomi Islam* 2, no. 2 (2023): 105-20.

<sup>7</sup> Dessy Nur et al., "Penerapan Konsep Frugal Living Dalam Perencanaan Keuangan Pribadi," *INNOVATIVE: Journal Of Social Science Research* 4, no. 1 (2024): 2264-78.

<sup>8</sup> Asiva Noor Rachmayani, "Frugal Living: Perspektif Generasi Z Melalui Pendekatan Kualitatif", *Ekspektasi: Jurnal Pendidikan Ekonomi* 9 (2015): 6.

<sup>9</sup> Siti falihatul muslihah, "Konsep Frugal Living Dalam Al-Qur'an (Studi Tematik)."

achieve future financial goals that are well measured. That is, it will still consider the feasibility which is an important point in choosing a lifestyle.<sup>10</sup>

There are many verses in the Qur'an that describe the lifestyle of frugality and moderation. The Prophet has also shown examples of actions that Muslims should follow in their daily lives in order to practice the right pattern and live life in a simple way.<sup>11</sup> Therefore, Muslims are encouraged to limit themselves to what is wise and simple in spending and spending.<sup>12</sup> One of these suggestions can be found in QS. al Furqan verse 67 below:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

*"Dan orang-orang yang apabila membelanjakan (harta), mereka tidak berlebihan, dan tidak (pula) kikir, dan pembelanjaan itu ada di tengah-tengah antara yang demikian."*

*"And those who, when they spend, are neither extravagant nor miserly, and their spending is somewhere in between."*

This verse teaches Muslims to maintain a balance in the use of wealth. Not to be excessive in spending and not to be miserly when giving or sharing. This approach reflects wisdom in managing sustenance and shows the character of a pious person, who does not only think about personal needs, but also attention to the needs of others.<sup>13</sup> The application of *frugal living* principles in daily life is in line with Islamic teachings that emphasize the balance between meeting needs and preserving the environment.<sup>14</sup> The topic of *frugal living* is still relevant today, especially considering the complexity of environmental and economic issues. This concept encourages everyone to manage resources wisely, prioritize needs, and reduce wasteful behavior.

This study aims to fill the gap in tafsir research on the concept of *frugal living* in the Qur'an. Although there have been many studies that address the topic of Islamic economics and the idea of *frugal living* extensively, there has been no comprehensive study that links the concepts of *Tafsir An-Nur* to the application of *frugal living* principles in a modern socio-economic framework, and how it relates to natural resource management and social justice. This research makes an important

<sup>10</sup> Nur et al., "Penerapan Konsep Frugal Living Dalam Perencanaan Keuangan Pribadi."

<sup>11</sup> Eko Zulfikar, "Merajut Kemaslahatan Ekonomi Dalam Perspektif Al-Qur'an", *Jurnal Ulunnuha* 10, no. 1 (2021), 94-113.

<sup>12</sup> Erna Hastuti, *Gaya Hidup Hemat menurut Tafsir Fî Zhilâl Al-Qur'an Karya Sayyid Qutb dan Tafsir Al-Azhâr Karya Hamka (Studi Komparatif)*, Skripsi, UIN Antasari Banjarmasin, 2024.

<sup>13</sup> Deden Nur Zaman, "Esensi Takwa Dalam Al-Qur'an Dan Relasinya Dengan Kehidupan Beragama: Analisis Pendekatan Tasawuf Dan Sosiologi Agama", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 452-472. <https://doi.org/10.19109/jsq.v4i1.25389>.

<sup>14</sup> Eko Zulfikar, "Wawasan Al-Qur'an Tentang Ekologi: (Kajian Tematik Ayat-ayat Konservasi Lingkungan)" *QOF* 2, no. 2 (2018), 113-132. <https://doi.org/10.30762/qof.v2i2.578>.

contribution by opening a new perspective in understanding and applying Islamic teachings on *frugal living* and wise economic management. Thus, this research focuses on the study of the concept of *frugal living* in the Qur'an by analyzing *Tafsir an-Nur* by Muhammad Hasbi ash-Shiddieqy. The selection of this tafsir is because its interpretation is relevant to the needs of today's life, where a simple and frugal lifestyle is needed to avoid waste and excessive lifestyle.

## RESEARCH METHODS

A research method is a scientific approach or methodology used to collect information about the object of research with a clear objective to solve a problem. In terms of collecting data needed for research, research techniques play an important role. In other words, research methodology offers rules on how or why research should be conducted. The definition of procedures and techniques for examining the data needed to address or solve research problems is contained in the methodology.<sup>15</sup> This research uses a qualitative approach as its methodology. In contrast, a qualitative approach is a process of research and understanding based on techniques that examine human problems and social events. This type of research can obtain data with data analysis. Qualitative data serves to determine the quality of an object to be studied.<sup>16</sup> By using this type of approach, the results of this study are expected to provide insight into the concept of *frugal living* in the Qur'an analyzing *Tafsir an-Nur* by Muhammad Hasbi ash-Shiddieqy.

Based on the problems raised and the data to be collected, it is clear that this type of research is a type of library research. A study that examines various reference materials and similar previous research findings is often referred to as library research. This form of study helps in obtaining a theoretical basis for the problem under study.<sup>17</sup> This research applies this type of literature because of several underlying reasons. *First*, researchers can connect existing theories in the Qur'an to analyze messages related to simple and wise resource management. *Second*, scholars' readings and explanations of Qur'anic verses are essential for researchers to fully understand how the concept of *frugal living* is presented in the text. *Thirdly*, the bibliographic method allows researchers to access a wide range of references quickly and successfully in order to develop a solid theoretical framework. The method applied in this research is descriptive analysis method.

---

<sup>15</sup> Sinta Margareta, "Hubungan Pelaksanaan Sistem Kearsipan Dengan Efektivitas Pengambilan Keputusan Pimpinan: Study Deskriptif Analisis Kuantitatif Di Sub Bagian Kepegawaian Dan Umum Lingkungan Kantor Dinas Pendidikan Provinsi Jawa Barat," *Repository UPI*, 2013, 40-50.

<sup>16</sup> Suryani, "Metode Penelitian," *Metode Penelitian* 52, no. 1 (2017): 1-5.

<sup>17</sup> Milya Sari and Asmendri Asmendri, "Penelitian Kepustakaan (Library Research) Dalam Penelitian Pendidikan IPA," *Natural Science* 6, no. 1 (2020): 41-53, <https://doi.org/10.15548/nsc.v6i1.1555>.

By using this method, the author seeks to present a clear explanation based on the results of the research conducted. The process of systematically tracking and organizing data collected through various qualitative data collection techniques, such as document collection. The purpose of this procedure is to enable researchers to convey the data they have found in a meaningful way.<sup>18</sup> That way, the results of the research will be more easily understood and accepted by the community. Analyzing data requires effort and creativity to find solutions to research problems.<sup>19</sup> In this case, the researcher chooses and adapts the most appropriate analysis method to the objectives, context and type of data collected, so that the results obtained provide a precise and adequate description of the phenomenon under study.

## RESULTS AND DISCUSSION

### Short Biography of Muhammad Hasbi Ash-Shiddieqy

His full name is Tengku Muhammad Hasbi Ash Sidiyeki, born on March 10, 1904 in Lhoksemawe, North Aceh. His mother was Tengku Amra, the daughter of Tengku Abdul Aziz, who at that time served as Qadi Chik Maharaja Mangkubumi of the Kingdom of Aceh, and his father was Al Hajj Tengku Muhammad Hussain bin Muhammad Sood, a famous scholar who owned Dayah.<sup>20</sup> Hasbi's genealogy places him as the 37th descendant of Abu Bakar Ash-Shiddiq. Muhammad Hasbi bin Muhammad Husain bin Muhammad Su'ud bin Muhammad Tawfiq bin Fatimi bin Ahmad bin Diya al-Din bin Muhammad Ma'sam (Faqir Muhammad) bin Ahmad Al-Far bin Muay Al-Deen bin Khawajaqi bin Darwis bin Muhammad Zahid bin Marwazi Al-Deen bin Ya'qub bin Ala Al-Deen bin Baha Al-Deen bin Amir Kilal bin Shammas bin 'Abd al-'Aiz bin Yazid bin Ja'far bin Qasim bin Muhammad bin Abu Bakr al-Siddiq.<sup>21</sup>

Despite coming from a prominent family, Hasbi's life did not promise privilege. His life journey proves this. His life journey proved this, especially when

---

<sup>18</sup> Riki Noviani, Muhammad Naufal Hakim, Masruchan Masruchan, and Mokh. Fatkhur Rokhman, "The Contextuality of Tafsir Ma'ālim Al-Tanzil by Al-Baghawī (Revisiting Tradition and Embracing Modern Values)", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 87–106. <https://doi.org/10.19109/jsq.v4i1.22261>.

<sup>19</sup> Aslihah Aslihah, Wasehudin Wasehudin, Abdul Muin, and Susari Susari, "Pemahaman QS. At-Takatsur: Analisa Kritis Pandangan Pendidikan Agama Islam Terhadap Fenomena Flexing", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 258–271. <https://doi.org/10.19109/jsq.v4i1.23152>.

<sup>20</sup> T. M. Hasbi ash-Shiddieqy, *Sejarah dan Pengantar Ilmu al-Qur'an dan Tafsir*, (Semarang: Pustaka Rizqi Putra, 2013), Cet. ke-3, 253.

<sup>21</sup> Andi Suseno, "Muhammad Hasbi Ash-Shiddieqy Dan Pemikirannya Tentang Hadis," *Jurnal Studi Keislaman* 10 (2024): 30–53.

at the age of six, he had to experience the loss of his mother.<sup>22</sup> From then on, Hasbi lived with his mother's sister, Tengku Syamsiah, because his father had remarried. However, not long after, in 1912, his adoptive mother also passed away, so Hasbi had to live with his grandfather, Tengku Maneh.<sup>23</sup> At the age of nineteen, Hasbi married Siti Khadijah, a girl who was still related to him by blood. However, the marriage arranged by his parents did not last long, as Siti Khadijah died while giving birth to their first child. Hasbi then remarried Tenhku Nyak Asiyah binti Tengku Haji Hanum who was also his cousin. Hasbi lived his days with his second wife until the end of his life. From this marriage, they were blessed with four children, two boys and two girls.<sup>24</sup>

His father sent Hasbi to study (*nyatri*) for eight years because he was supposed to be a religious leader and heir to his ancestors. He began his religious studies at Dayah Tengku Cik in Pieyung in 1912, concentrating mainly on memorizing Arabic, particularly *nahwu* and *saraf*. He moved to study at Dayah Tengku Cik Bluk Bayu after almost a year there. He went on to Tengku Cik Bluk Kabu Gendong the following year, and then to Blang Manyak with Kurok the following year. Each of the dayahs where Hasbi had lived was located in what had previously been the kingdom of Pasai. Around 1916, Hasbi drifted to Tengku Cik's father in Tanjungan Barat, also known as Idris in Samalaga, having gained a firm grasp of the basics. In Aceh Rayeuk, where he spent two years studying Hadith and Fiqh, this dayah was among the largest and most famous. He was confirmed with the *shahadat* by Tengku Chik Hasan Kroengkak in 1921 as proof that he was capable and qualified to establish his own dayah. Hasbi returned to Lhokseumawe after his research trip was completed.<sup>25</sup>

### Overview of *Frugal Living*

*Frugal living* is a lifestyle choice that individuals make consciously to control spending while paying attention to short-term and long-term goals. In the short term, individuals make the right decisions to live their current lives well and plan carefully for their desired future. *Frugal living* teaches people to see every expense

---

<sup>22</sup> A. M. Ismatullah, "Penafsiran M. Hasbi As-Shiddieqy terhadap Ayat-Ayat Hukum Dalam Tafir An-Nur," *Mazahib* 13, no. 2 (2014), 143-144.

<sup>23</sup> Deddy Ilyas, Rahmat Hidayat, Thoriqul Aziz, and Abdul Kher, "Dialektika Ideologi Islam Tradisionalis Dan Reformis: Analisis Pemahaman Bisri Musthafa Dan Hasbi Ash-Shiddieqy", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 144-171. <https://doi.org/10.19109/jsq.v4i1.22678>.

<sup>24</sup> Aan Sufian, "Kontribusi Pemikiran Hasbi Ash-Shiddieqy Dalam Bidang Fikih," *Media Syari'ah: Wahana Kajian Hukum Islam Dan Pranata Sosial* 14, no. 2 (2012): 185, <https://doi.org/10.22373/jms.v14i2.1875>.

<sup>25</sup> Sulaiman Ibrahim, "Khazanah Tafsir Nsantara: Telaah Atas Tafsir al-Bayan Karya TM. Hasbi Ash-Shiddieqy," *Jurnal Pemikiran Konstruktif Bidang Filsafat dan Dakwah* 18, no. 2 (2018), 104.

as a necessity, not just a want. *Frugal living* is also known as a lifestyle that prioritizes wisdom in spending. However, because people have different needs and lifestyles, it can be difficult to distinguish between them. And this can lead to various complex problems in life.<sup>26</sup>

To overcome these complexities, it is advisable to avoid a wasteful lifestyle. This is clearly stated in the explanation of QS. al-Isra' verse 27 below:

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

“Indeed, those who waste their wealth are the brothers of Setan, and Setan denies his Lord.”<sup>27</sup>

According to Hasbi, the above verse reminds Muslims that those who spend their wealth on sinful acts and do not use their wealth in accordance with the teachings of the true religion, they have basically made themselves friends of the devil. They are trapped in the whispers of the devil who always encourages people to waste their wealth on things that are not useful, even for activities that can damage themselves and their faith. As a result, they move further away from the path of truth and God's guidance. The loss they experience is not only felt in this world, but also has the potential to bring them to perdition in the hereafter, together with Satan in hell. In other words, they are trapped under the influence of the devil who guides them to spend their wealth in the wrong way, leading to destruction both here and in the Hereafter.<sup>28</sup>

*Frugal living* encourages people to live simply and frugally. Living a *frugal living* lifestyle is an individual choice in response to the opportunities that life provides. *Frugal living* is not the same as being stingy, but *frugal living* is a way of life where one distributes their money mindfully. Living a frugal lifestyle can help to obtain items that are useful in everyday life. Therefore, when choosing a style, it should be carefully considered.<sup>29</sup>

By adopting a *frugal living* lifestyle, one can better manage their expenses, thus creating better financial stability in the future. This is not only about saving money, but also about having clear priorities for the things that are truly important and beneficial in life. With this step, one can reduce waste, reduce financial stress, and enjoy a simpler but more meaningful life. At the end of the day, *frugal living* is not about deprivation, but about finding a balance where everyone can live adequately and be happy without being burdened by unnecessary wants.

<sup>26</sup> Asiva Noor Rachmayani, “Frugal Living: Perspektif generasi Z...”

<sup>27</sup> Teungku Muhammad Hasbi Ash-Shiddieqy, *Tafsir Al-Qur'an Al-Majied An-Nur*, (Semarang: PT. Pustaka Rizki Putra, 2000), Jilid 1, 782–85.

<sup>28</sup> Shiddieqy.

<sup>29</sup> Harif, “Konsep Frugal Living” (n.d.): 18–67.



The *frugal living* lifestyle can be implemented with different strategies by each individual. Some people choose to collect discount and cashback coupons when shopping, while others focus more on reducing expenses and prefer to avoid eating out. There are even those who practice *frugal living* by recycling their used items so that they can be reused. Everyone has the freedom to determine how they want to live a *frugal living* lifestyle, as long as the method chosen is still in line with the basic principles of *frugal living* itself.<sup>30</sup>

*Frugal living* is very relevant to be applied in everyday life, especially in the midst of increasing economic uncertainty. Amidst the high cost of living and the rise of consumptive lifestyles, *frugal living* is a smart solution to manage finances more efficiently. This lifestyle not only helps individuals save money, but also encourages them to be wiser in utilizing existing resources, such as time, energy, and goods.

By practicing frugal living, one can focus more on things that have more value in life, such as the quality of social relationships, self-development, and happiness that does not depend on excessive consumption. In addition, *frugal living* also supports environmental sustainability by reducing waste and encouraging the reuse of goods, in line with global efforts to preserve the earth. Therefore, *frugal living* is not just a lifestyle choice, but also an important step towards a healthier life balance, both financially and environmentally.

### **Hasbi Ash-Shiddieqy's Understanding of *Frugal Living*: A Critical Analysis**

Islam teaches its followers to live simply, well-off and balanced in all aspects, and Muslims are very fond of simple living. A simple life is not a life of excess, but a life of humility. It is having enough of everything, not always looking up. Living simply means being grateful and enjoying what you have and not complaining too much. Here are some simple lifestyle principles that can be applied in everyday life:

#### 1. Get used to living frugally and saving money

Thus, people can manage their money and spend it for their needs. If a person is frugal, then he can minimize his expenses and automatically the income he receives will continue to grow over time. As explained in al-Furqan verse 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

"And those who, when they spend, will neither be extravagant nor miserly. They will be modest."

Based on the above verse, Hasbi explains that a sincere and sincere servant of Allah will not be extravagant in his wealth nor frugal in taking care of his family.

---

<sup>30</sup> Nur et al., "Penerapan Konsep Frugal Living Dalam Perencanaan Keuangan Pribadi."

Instead, they will live in balance, but not less than their rights.<sup>31</sup> This concept is in line with the principle of *frugal living*, where a person manages his finances wisely and chooses to live simply while fulfilling his needs without going overboard. Living a *frugal living* lifestyle allows you to prioritize more important things, such as charity and helping others, while maintaining individual and family well-being. This approach not only avoids waste but also allows wealth to be put to good use in every way.

## 2. Get in the habit of sharing

Simple life teaches us not to be stingy, but to be wise in managing our wealth according to our needs. For example, if a relative needs money, then it is natural for close relatives to lend money if they have excess wealth. If a neighbor is in need, then at least help as much as possible to help the burden they carry. As explained in QS. al-Hadid verse 18:

إِنَّ الْمَصَدِّقِينَ وَالْمُصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضْعَفُ لَهُمْ وَهُمْ أَجْرٌ كَرِيمٌ ﴿١٨﴾

"Verily, those who give in charity, male and female, and lend to Allah, their repayment will be doubled, and for them an honorable reward."

According to Hasbi, the meaning of the verse above is that whoever gives alms and gives good loans sincerely and honestly, without expecting anything in return from anyone, they are the ones who will be multiplied. Every good deed they do is rewarded tenfold, sometimes even seven hundred times. In addition to this, people who always do good with sincerity, will get other rewards given by Allah SWT for the sincerity that has been done.<sup>32</sup>

In the context of *frugal living*, this verse reminds us that sincere and selfless devotion not only brings worldly benefits, but also multiplied rewards from Allah Swt. The principle of *frugal living* that teaches to live simply and avoid luxuries can be a means to help focus more on the main purpose in life, Worship and help others. If you can manage your wealth wisely, it will be easier to give and lend because you are not trapped in an extravagant lifestyle that wastes wealth for personal gain. With *frugal living*, you can actually create space to share and multiply your success while maintaining a balance between the life of this world and the hereafter.

## 3. Utilizing items wisely

This can be done by purchasing items as needed. There are used items that still work well, so it is better not to buy new ones. After that, it is important to maintain, care for, and use the items you already have. Used properly so that the

<sup>31</sup> Teungku Muhammad Hasbi Ash-Shiddieqy, *Tafsir Al-Qur'an Al-Majied An-Nur*, (Semarang: PT. Pustaka Rizki Putra, 2000), Jilid 2, 3185.

<sup>32</sup> Hasbi As-Shididqiy, *Tafsir Al-Qur'anul Majid An-Nur*, 4116.

item can be utilized for a long period of time. As explained in Surah al-A'raf verse 31:

يٰۤاِبْنَۤىٔ اٰدَمَ خُذْ وَاٰزِيۡنَكَ مِمَّا رَزَقْنٰكَ عِنۡدَ كُلِّ مَسْجِدٍ وَكُلُوۡا وَاشْرَبُوۡا وَلَا تُسْرِفُوۡا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيۡنَ ۝۳۱

*"O son of adam, wear beautiful and good clothes when going to worship. Eat and drink, but do not overdo it. Verily, Allah dislikes the excessive; Allah dislikes the excessive."*

According to Hasbi, this verse teaches to use jewelry, food and drink wisely, without exaggeration or waste. It reminds us not to get caught up in an excessive consumptive lifestyle and not to pay attention to the greater benefits of the treasure.<sup>33</sup> This perspective emphasizes saving money, reducing waste and preserving the environment. Utilizing existing goods or buying used goods that are still fit for use can reduce the demand for the production of new goods, which in turn reduces the consumption of natural resources. In addition, taking good care of items, such as cleaning, repairing, and storing them properly, will extend their lifespan. By doing so, one not only reduces wastage, but also plays an active role in building a more sustainable consumption pattern.

#### 4. Explore other options with creativity

Meeting needs does not always have to buy goods at high prices, but can look for more affordable ones. You can find people who can replace it. For example, if the price of meat in the market is high, it can be replaced by choosing to buy tempeh fish at a more affordable price. By using creativity, a person can manage the allocation of money or wealth wisely according to existing needs and does not need to force himself. As explained in Surah ar-Rum verse 41:

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ اَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوۡا لَعَلَّهُمْ يَرْجِعُوۡنَ ۝۴۱

*"There is corruption on land and in the sea because of the sins of men, that they may taste some of the recompense of their deeds. May they return to the truth."*

In the context of Hasbi's understanding of the above verse, it can be interpreted as a call for humans to think creatively and wisely in meeting their needs, without ignoring the impact on the environment and social conditions. The above verse also reminds us that the destruction of the world is often the result of unwise human behavior. Therefore, by living frugally and creatively, anyone can reduce the bad impact and appreciate what already exists.<sup>34</sup> In addition, by utilizing more affordable options, it can reduce the financial stress that often comes from following trends or buying high-priced items. Managing needs more flexibly makes it possible to enjoy life in a more frugal and sustainable way. Creativity in finding

<sup>33</sup> Hasbi As-Shidiqiy, *Tafsir Al-Qur'anul Majid An-Nur*, 1024.

<sup>34</sup> Hasbi As-Shidiqiy, *Tafsir Al-Qur'anul Majid An-Nur*, Jilid 4, 3184.

alternative solutions, such as substituting ingredients or finding new ways to fulfill daily needs, also contributes to reducing unnecessary waste. This is not only financially beneficial, but also has a positive impact on the environment by reducing the consumption of items that are only used for a short period of time.

#### 5. Prioritize needs over wants

The needs in question refer to the things that are required by a person to achieve happiness, such as those related to the fulfillment of basic needs. Examples are clothing, food, and shelter. Meanwhile, desire or want is something additional that a person wants to fulfill a sense of satisfaction. Generally related to needs that are not basic (secondary). Examples of these items include vehicles, jewelry, communication devices and so on. As explained in surat al-baqoroh verse 219:

يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنْفَعٌ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَتَفَكَّرُونَ ﴿٢١٩﴾

*"Mereka bertanya kepada engkau tentang khamr dan maisir, katakan: "keduanya adalah dosa besar, (meskipun) ada beberapa manfaat bagi manusia, namun dosa dari keduanya lebih besar daripada manfaatnya." Mereka juga bertanya kepadamu mengenai apa yang harus dinafkahkan (disedekahkan). Katakan: "sesuatu yang lebih dari kebutuhan." Demikianlah Allah menjelaskan ayat-ayatnya supaya kamu berfikir."*

*"They ask you about wine and maisir, say: "both are grave sins, (although) there is some benefit to man, but the sin of both is greater than the benefit." They also ask you about what should be given in charity. Say: "that which is more than the need." Thus Allah explains His verses so that you may think."*

According to Hasbi, although the verse above focuses on alcohol and gambling, there is a message that can be taken about fulfilling needs and desires. This verse shows that something that looks attractive and has certain benefits (desires) may also bring greater negative impacts. In this context, Allah reminds us to prioritize the finer things in life, despite the temptation of seemingly beneficial desires.<sup>35</sup>

It is important to realize that meeting basic needs is a top priority that must be prioritized in daily life. Without this fulfillment, a person will have difficulty achieving true well-being. Desires, on the other hand, are more flexible and can be adjusted according to one's abilities and circumstances. While these desires can provide temporary happiness, the stable fulfillment of basic needs will provide peace and sustainability in life. Therefore, managing the difference between needs

<sup>35</sup> Hasbi As-Shidiqiy, *Tafsir Al-Qur'anul Majid An-Nur*, Jilid 1, 364-369.

and wants is very important in order to live a more balanced life and avoid unnecessary waste.

#### 6. Simple in appearance

Choosing clothes and jewelry that are less conspicuous than those around us is still tailored to the situation and conditions. For example, when we are at home, we are free to choose clothes according to our taste. However, when attending an important event, we should dress neatly and politely to respect the person who made the event. This is as explained in QS. al-A'raf verse 31 below:

يٰۤاَيُّهَا اٰدَمُ خُذْ زِينَتَكَ عِنْدَ كُلِّ مَسْجِدٍ وَكُلْ وَاشْرَبْ وَلَا تُسْرِفْ ۗ اِنَّهُ لَا يُحِبُّ الْمُسْرِفِيْنَ ۗ ﴿٣١﴾

"O son of Adam, wear beautiful and fine clothes when going to prayer. Eat and drink, but do not overdo it. Verily, Allah dislikes those who are extravagant."

Hasbi explains in his tafsir, that When you worship, wear good and beautiful clothes, because we are obliged to adorn according to the 'urf (customs) that apply in our place. This shows our respect and appreciation for the service and for our brothers and sisters who attend. Wearing good clothes not only preserves the purity of our worship, but also creates a good and respectful atmosphere as we worship God.<sup>36</sup>

When applying the principles of *frugal living*, anyone can still look good while worshipping without having to spend too much. Choosing simple yet neat and clean clothes is a wise way to honor the moment of worship without being tempted to buy expensive clothes. *Frugal living* does not mean sacrificing quality or modesty. Instead, it's more about utilizing what you already have wisely. With this approach, anyone can strike a balance between good looks and smart money management.

#### 7. Eat and drink in moderation

When enjoying food and drinks, it is recommended to pay attention to appropriate portions. This is done to avoid wasting and wasting money. Food and beverages purchased do not need to be expensive, because not always high prices guarantee the quality and healthiness of the product. Sometimes affordable food can also provide positive benefits for the body. Therefore, the most important thing in food is its healthy and nutritious value, not just the price. In Surah al-A'raf verse 31 above, Muslims are reminded to maintain a balance in enjoying food and drink. This verse emphasizes the importance of avoiding excessive behavior that can be detrimental, both in terms of health and finances. By consuming reasonably, humans can prevent waste and live a simpler, yet healthier and happier life. Choosing food

<sup>36</sup> Hasbi As-Shidiqiy, *Tafsir Al-Qur'anul Majid An-Nur*, Jilid 2, 1024.

that is nutritious and suits the body's needs is a wise step towards achieving prosperity without getting caught up in unnecessary spending.<sup>37</sup>

From some of the principles above, it can be concluded that *frugal living* does not mean living in deprivation, but *frugal living* focuses more on creating a balance between needs and wants, as well as wisdom in managing available resources. The above principles are in line with the concept of *frugal living* which encourages humans to manage finances wisely, help others and stay away from excessive lifestyles. All of this aims to create a harmonious life, filled with gratitude, and maintain a balance between the life of the world and the hereafter.

## CONCLUSIONS

*Frugal living* is a way of life that emphasizes wise financial management, focuses on meeting basic needs without overdoing it, and avoids waste. According to Hasbi Ash-Shiddieqy, *frugal living* in the Qur'an leads to a balanced, wise life event, while still paying attention to spiritual and social welfare. In this perspective, *frugal living* is a life that prioritizes essential needs and getting closer to Allah, as well as sharing with others. Principles such as saving, sharing, utilizing goods wisely, and prioritizing needs over wants, are very relevant in everyday life and in line with the teachings of Islam which encourages its ummah to live simply and in balance. This lifestyle not only provides financial benefits, but also supports environmental sustainability and social well-being. By managing our resources wisely, we can create a more harmonious life, full of gratitude, and in line with the values taught in religion both in this world and in the hereafter. *Frugal living* teaches people to balance their needs and wants, and to avoid wasteful behavior that can harm themselves and others.

## REFERENCES

- Ash-Shiddieqy, T. M. Hasbi. *Sejarah dan Pengantar Ilmu al-Qur'an dan Tafsir*. Semarang: Pustaka Rizqi Putra, 2013.
- Ash-Shiddieqy, Teungku Muhammad Hasbi. *Tafsir Al-Qur'an Al-Majied An-Nur*. Semarang: PT. Pustaka Rizki Putra, 2000.
- Aslihah, Aslihah, Wasehudin Wasehudin, Abdul Muin, and Susari Susari. "Pemahaman QS. At-Takatsur: Analisa Kritis Pandangan Pendidikan Agama Islam Terhadap Fenomena Flexing". *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 258–271. <https://doi.org/10.19109/jsq.v4i1.23152>.
- Fahlevi, Mohd. Reza. *Pola Hidup Sederhana Dalam Al-Qur'an*. Skripsi: Universitas Islam Negeri Sunan Ampel Surabaya, 2022.

---

<sup>37</sup> Hasbi As-Shididqiy, *Tafsir Al-Qur'anul Majid An-Nur*, Jilid 2, 1024.

- Finaldy, Auli Robby. "Kisah Hedonisme Qarun Dan Kaum Saba' Dalam Al-Qur'an: Kajian Semiotika Charles Sanders Pierce", *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 418-431. <https://doi.org/10.19109/jsq.v4i1.25116>.
- Fithrotin. et al. Perspektif QS. Al- A Raf and Dalam Tafsir, "Analisis Kritis Gaya Hidup Konsumtif Di Era Disrupsi". *Al Furqan: Jurnal Ilmu Al Quran Dan Tafsir* 7, no. 1 (2024), 174-193. <https://doi.org/10.58518/alfurqon.v7i1.2513>.
- Hastuti, Erna. *Gaya Hidup Hemat menurut Tafsir Fî Zhilâl Al-Qur'an Karya Sayyid Qutb dan Tafsir Al-Azhâr Karya Hamka (Studi Komparatif)*, Skripsi, UIN Antasari Banjarmasin, 2024.
- Ibrahim, Sulaiman. "Khazanah Tafsir Nsantara: Telaah Atas Tafsir al-Bayan Karya TM. Hasbi Ash-Shiddieqy," *Jurnal Pemikiran Konstruktif Bidang Filsafat dan Dakwah* 18, no. 2 (2018).
- Ilyas, Deddy, Rahmat Hidayat, Thoriqul Aziz, and Abdul Kher, "Dialektika Ideologi Islam Tradisionalis Dan Reformis: Analisis Pemahaman Bisri Musthafa Dan Hasbi Ash-Shiddieqy". *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 144-171. <https://doi.org/10.19109/jsq.v4i1.22678>.
- Ismatullah, A. M. "Penafsiran M. Hasbi As-Shidieqy terhadap Ayat-Ayat Hukum Dalam Tafir An-Nur". *Mazahib* 13, no. 2 (2014).
- Margareta, Sinta. "Hubungan Pelaksanaan Sistem Kearsipan Dengan Efektivitas Pengambilan Keputusan Pimpinan : Study Deskriptif Analisis Kuantitatif Di Sub Bagian Kepegawaian Dan Umum Lingkungan Kantor Dinas Pendidikan Provinsi Jawa Barat," *Repository UPI*, 2013, 40-50.
- Maulidah, Umi Yuniatin, Abdullah Afif. "Konsep *Frugal living* Dalam Menciptakan Keluarga Sakinah Perspektif Maqashid Al-Syari'ah (Studi Kasus Alumni PPP. Walisongo Desa Cukir Kecamatan Diwek Kabupaten Jombang)", *Jurnal Sains Student Research* 2, no. 5 (2024): 220-34.
- Muslihah, Siti Falihatul. "Konsep *Frugal living* Dalam Al-Qur'an (Studi Tematik)," , Skripsi, UIN Prof. KH. Saifuddin Zuhri, 2023, 1-78.
- Noviandi, Riki, Muhammad Naufal Hakim, Masruchan Masruchan, and Mokh. Fatkhur Rokhman, "The Contextuality of Tafsir Ma'âlim Al-Tanzîl by Al-Baghawî (Revisiting Tradition and Embracing Modern Values)". *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 87-106. <https://doi.org/10.19109/jsq.v4i1.22261>.
- Nur, Dessy. et al. "Penerapan Konsep *Frugal living* Dalam Perencanaan Keuangan Pribadi". *INNOVATIVE: Journal Of Social Science Research* 4, no. 1 (2024): 2264-78.
- Rachmayani, Asiva Noor. "Frugal Living: Perspektif Generasi Z Melalui Pendekatan Kualitatif", *Ekspektasi: Jurnal Pendidikan Ekonomi* 9 (2015).

- Sari, Milya, and Asmendri Asmendri. "Penelitian Kepustakaan (Library Research) Dalam Penelitian Pendidikan IPA". *Natural Science* 6, no. 1 (2020): 41-53, <https://doi.org/10.15548/nsc.v6i1.1555>.
- Suryani. "Metodse Penelitian," *Metode Penelitian* 52, no. 1 (2017): 1-5.
- Suseno, Andi. "Muhammad Hasbi Ash-Shiddieqy Dan Pemikirannya Tentang Hadis," *Jurnal Studi Keislaman* 10 (2024).
- Sufian, Aan. "Kontribusi Pemikiran Hasbi Ash-Shiddieqy Dalam Bidang Fikih". *Media Syari'ah : Wahana Kajian Hukum Islam Dan Pranata Sosial* 14, no. 2 (2012): 185. <https://doi.org/10.22373/jms.v14i2.1875>.
- Zakiyah, Kunni. "Frugal Living, Strategi Mengelola Aset Ataukah Life Style." *Al-Ujrah: Jurnal Ekonomi Islam* 2, no. 2 (2023): 105-20.
- Zaman, Deden Nur. "Esensi Takwa Dalam Al-Qur'an Dan Relasinya Dengan Kehidupsan Beragama: Analisis Pendekatan Tasawuf Dan Sosiologi Agama". *Jurnal Semiotika-Q: Kajian Ilmu al-Quran dan Tafsir* 4, no. 1 (2024): 452-472. <https://doi.org/10.19109/jsq.v4i1.25389>.
- Zulfikar, Eko. "Wawasan Al-Qur'an Tentang Ekologi: (Kajian Tematik Ayat-ayat Konservasi Lingkungan)" *QOF* 2, no. 2 (2018), 113-132. <https://doi.org/10.30762/qof.v2i2.578>.
- Zulfikar, Eko. "Merajut Kemaslahatan Ekonomi Dalam Perspektif Al-Qur'an". *Jurnal Ulunnuha* 10, no. 1 (2021), 94-113.