

The Spirit of Al-Gazali against Capitalism in Pandemic Covid-19 Era

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Abstract

Capitalist behavior was unavoidable when the co-19 outbreak struck. Panic buying at a number of shopping centers, as well as hoarding of healthcare supplies such as masks and sanitizers, are all manifestations of capitalism's selfish behavior. This essay stressed the critical importance of ethics in all parts of behavior, including economic activity, in order to dissuade such behavior. This study took a qualitative method, with Al-Gazali's Sufistic thinking serving as the primary reference point. This study took a sociological perspective. The primary data collection took place over the course of one week at Lakessi traditional market, Sejahtera store, Alfamidi Weke branch, Indomaret Weke branch, Kimia Farma Andi Makkasau Pharmacy, Kimia Farma Pharmacy, Bau Massepe Pharmacy, and Indah Farma Pharmacy. Interviews corroborated the findings. Additionally, this study utilized secondary data from Al-Gazali's work *Ihya Ulumiddin* and contemporary research. More precisely, when the sickness struck, Al-Gazali's beliefs acted as a check on capitalist behavior. The *qadr al-hajah* and *ihsan* were revealed to be the most critical aspects in encouraging sharing and caring while simultaneously minimizing panic buying and hoarding. This article is expected to contribute to the scientific riches of the Co-19 Era and to fill the moral hole produced by capitalism.

Keywords: Capitalism, Sufism, Al-Gazali, Consumption, Covid-19

A. Introduction

Since the first confirmed case of Covid-19 in Indonesia was disclosed in early March 2020, terror has gripped the populace. One effect of the announcement was panic buying. The public 'attacks' pharmacies and micro markets.¹ On social media, images of enormous lineups at supermarkets in several regions, most notably Jakarta, have been shared. People begin panicking and purchasing everyday necessities such as masks, hand sanitizers, and herbal raw materials. As a result, masks and hand sanitizers are in short supply everywhere. The price has soared abnormally high.

Panic buying does not occur exclusively in Indonesia. A few weeks previously, the problem had spread to other nations where coronavirus positivity had been verified. Indeed, panic buying occurred in affluent countries such as the United States, France, Japan, and Australia. This causes havoc in the supply chain.²

¹Report from Covid Care UNEJ, "Panic Buying di Masa Pandemi COVID-19", Covid Care UNEJ <https://covidcare.id/artikel/panic-buying-di-masa-pandemi-covid-19>. Accessed 7 December 2021.

²Report from CNBN Indonesia, "Heboh Panic Buying Landa Dunia: dari Jepang, Prancing ke AS", CNBC Indonesia, 2020. <https://www.cnbcindonesia.com/lifestyle/20200305150927-33-142738/heboh-panic-buying-landa-dunia-dari-jepang-prancis-ke-as>. Accessed 7 December 2021.

Dicky Palupessy, chairman of the UI Crisis Center, reported that excessive buying behavior or panic buying occurred during the coronavirus (Covid-19) outbreak, resulting in a loss of self-control or sense of control. According to Dicky, the coronavirus outbreak increases our beliefs about death psychologically. When people are reminded of their mortality, they can become more impulsive, even when it comes to purchasing products.³ Public panic in the middle of the Pandemic seems a natural thing. Apart from the weak factor of the faith and devotion of the individual community, it is also caused by people's distrust of the state (government) in ensuring the fulfillment of people's basic needs. Starting from the absence of concrete evidence related to the availability of logistics, the absence of a firm appeal about the equitable distribution of goods and rising prices, as well as the hoarding of goods supply by people who seek profits in the narrowness. Especially until now, it is unclear how the government will handle the virus that is increasingly widespread. Finally, the community took independent steps to meet their needs in the face of the outbreak of Covid-19.⁴

Physical separation is not permissible, because for the impoverished, "it is preferable to die outside the house owing to corona than to die at home due to hunger." Because there is no guarantee they will be able to eat if they remain at home. The state appeared to relinquish control over people's lives. It is the bad outcome of this country's secular capitalism-based system of regulating people's lives. The state cannot afford to guarantee its citizens' happiness. Additionally, the populace remains anxious due to a lack of faith in the Giver of Life. Forget about that Allah who is in control of everything.⁵

In Islamic ethics, one model that can be utilized as a formula is Imam Al-Gazali's economic Sufism model. Imam Al-Gazali is the only Islamic economist whose thoughts are infused with Sufism.⁶ His comparative advantage over other intellectual personalities is that he frequently incorporates Sufistic themes into all his thoughts and ideas, allowing for the internalization of moral principles in Muslim life. Business transactions are not an exception. These concepts are meant to form the core of a servant's attitude toward making a living and earning a living. A capitalist is missing something.

The Publish or Perish application is used by researchers to conduct literature searches. The application retrieves 986 Google Scholar articles that contain the terms Al-Gazali and Covid 19. After narrowing the list to seven (seven), the researchers observed that only seven (seven) had any connection to Al-Gazali's views or Covid 19. J Bustomi (2020)⁷, MK Niam (2021)⁸, A Hidayah,⁹ and M. Sobirin¹⁰ authored a study on Sufism's approach to Covid 19.

³ Holy Kartika Nurwigati Sumartiningtyas, "Dampak Pandemi Virus Corona Pada Lingkungan, Polusi Udara Global Turun," *Kompas*, 2020.

⁴ Maria Nicola et al., "The Socio-Economic Implications of the Coronavirus and COVID-19 Pandemic: A Review," *International Journal of Surgery*, 2020.

⁵ Abdul Syatar, Muhammad Majdy Amiruddin, and Arif Rahman, "Darurat Moderasi Beragama Di Tengah Pandemi Corona Virus Disease 2019 (Covid-19)," *KURIOSITAS: Media Komunikasi Sosial Dan Keagamaan* 13, no. 1 (2020): 1–13.

⁶ Maghfur, I. (2017). Ekonomi Sufistik (Spiritualitas dalam Bermuamalah). *MALIA: Jurnal Ekonomi Islam*, 8(2), 151-166.

⁷ Bustomi, Jenal, Siti Sanah, and Zulli Umri Siregar. "Menyikapi wabah penyakit Covid-19 dalam bertasawuf." (2020), *Digital Library UIN Sunan Gunung Djati Bandung* 1-9.

⁸ Niam, M. Khusnun, and Rahmad Tri Hadi. "Internalisasi Tasawuf Al-Ghazali pada Masa Pandemi Covid-19." *Tribakti: Jurnal Pemikiran Keislaman* 32.1 (2021): 151-168.

⁹ Primalita, Hensa Ilham Intan Lutfi, and Alfina Hidayah. "Konsep Sabar dalam Perspektif Al-Ghazali dan Implementasinya pada Masa Pandemi COVID-19." *Academic Journal of Islamic Principles and Philosophy* 2.1 (2021): 43-58.

¹⁰ Sobirin, Moh. "Implikasi Ibadah Puasa Menurut Al-Ghazali dan Relevansinya dalam Mengatasi Dampak Wabah Covid-19." *La-Tahzan: Jurnal Pendidikan Islam* 13.1 (2021).

that benefits one party while injuring the other party, or that contain an element of *garar* (fraud). As a result, Islam places a premium on business ethics.

Among the passages that discuss ethical or justifiable principles and practices in economic activity are the following: QS. Al-An'am/6: 152

وَلَا تَقْرُبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ لَا نُكَلِّفُ نَفْسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ذَلِكُمْ وَصَّاكُمْ بِهِ لَعَلَّكُمْ تَذَكَّرُونَ

Meaning: *And don't approach those who are orphans, except in a better way until they grow up. And complete the measurements and scales fairly. We do not impose a burden on someone, but only his ability, and if you say then you should do justice, even though he is your relative and fulfill God's promises. That is what God commands you to remember.*

This verse informed how it should apply in measuring and weighing in the sale and purchase agreement which of course must be done in a fair and correct manner¹⁶ so that no party is harmed. In (Surah al-Syuara/26: 181-183) Allah Almighty said that related to someone should be perfectly taken when measuring and not to be someone who always harms others:

أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ (١٨١) وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ (١٨٢) وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ

Meaning: *Complete the measurements and do not include those who harm. And weigh it with a straight scale (right). And do not cause harm to mankind to his rights, and do not run rampant on the face of the earth to cause damage.*

The verses illustrate one of the ethics and how one should conduct while becoming a seller or buyer, namely by not lowering the scales of what should be so that the seller harms the buyer and by not adding to the scales of what should have been damaging to the seller.¹⁷ Even al-Nasa'i and Ibn Majah from Ibn 'Abbas said that Allah revealed QS. al-Muthaffifin/26 in order to reprimand the inhabitants of the city of Medina at the beginning of the entry of Islam, where they are among those who always commit fraud in the measurements and scales, then Allah reprimands them by lowering the QS. al-Muthaffifin so they stopped committing such cheating.¹⁸

وَيْلٌ لِّلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ

Meaning: *It is a big accident for people who cheat, those who when they receive a measure from someone else they ask to be fulfilled, and if they measure for others, they reduce*

Al-Muthaffifin itself means people who always reduce the measurements and scales of the rights of others¹⁹. Allah revealed this surah as explained in the *Sabab al-Nuzul* above to reprimand and certainly to change the habits of fraudulent behavior of the people of Medina before Islam entered into the early days of the spread of Islam in Medina, where they always cheated in transactions by increasing or reducing the scales and measurements which results in harming others.

¹⁶ Wahbah Al-Zuhayli, *Al-Tafsir al-Munir fi al-Aqidah wa al-Syari'ah wa al-Minhaj* (Dar al-Fikir, 2003).

¹⁷Al-Zuhayli.

¹⁸Al-Zuhayli.

¹⁹Abu Ja'far Muhammad bin Jarir al-Thabari, *Tārīkh Al-Thabari: Tārīkh al-Rusul wa al-Muluk*, 2001.

Apart from the verses above, many of the Prophet's hadiths explain the teachings of ethics in an economic activity whose purpose is of course to look after each other and benefit each other in economic activities and not to the detriment of each other. Like the hadith of the Prophet narrated by Abu Hurairah's best friend and narrated by Abu Qatadah which explains the oath of oath when trading transactions:

قَالَ ابْنُ الْمُسَيَّبِ إِنَّ أَبَا هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ الْحَلْفُ مُنْفَقَةٌ لِلدَّيْلَةِ
مُحِقَّةٌ لِلْبَرَكَاتِ

Meaning: *Ibn Al Musayyab said that Abu Hurairah ra. said; I heard the Messenger of Allah. said: "The oath inherits merchandise trading but removes the blessing".*

عَنْ أَبِي قَتَادَةَ الْأَنْصَارِيِّ أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ إِذَا كُنْتُمْ فِي الْبَيْعِ فَإِنَّهُ يُنْفَقُ ثُمَّ
يَمْحَقُ

Meaning: *From Abu Qatadah al-Anshari, that he heard the Prophet [pbuh]. said: "Stay away from you many swear in trade, because he can inherit (trade) and eliminate (blessing)."*

In Islam, swearing in the process of buying and selling transactions is prohibited, then of course lying in the transaction process that results in harming other parties is more prohibited. In addition to the traditions above, there is also a statement of the prohibition to bid on merchandise that has been offered by another person, because of course, this will damage the trust of two people who have mutual trust who are conducting a transaction process with the arrival of a third party.

عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَا يَسُمُّ الْمُسْلِمُ عَلَى سَوْمِ أَخِيهِ

Meaning: *From Abu Hurairah that the Messenger of Allaah said: "Do not a Muslim bargain the price of goods that have been bargained (and agreed-upon price) by other Muslims"*

Al-Nawawi explained in his book, that the example of the case in the hadith above is when someone tells a buyer who is in *khiyar* to cancel his purchase and instead he will sell him the same item at a cheaper price or price the same with better items. Another example is when a buyer then tells the seller to cancel the buying and selling transaction (which is in the *khiyar* period) with another buyer and instead he will buy the item at a higher price. and this practice is forbidden in Islam based on the above hadith.²⁰

Apart from the verses and traditions above certainly there are still many verses or traditions of the Prophet that explain the rules in economic activities whose purpose is for the sake of a just and mutually beneficial social life and for the blessing of God in every economic transaction activity.

B.2. Business as A Mandatory from Allah

One of a human being's tasks is to work to meet his primary daily needs; if he is the head of the family, his obligations are multiplied because he is responsible for his family's sustenance. In Islam, labor is regarded as extremely honorable, as it prevents one from requesting anything that, if not in harmony, is surely not commendable. Additionally, if the

²⁰Musthafa Dieb Al-Bugha and Muhyiddin Mistu, *Al-Wafi: Syarah Hadis Arba'in Imam an-Nawawi* (Qisthi Press, 2017).

labor is performed by someone who is more than a necessity, the excess will undoubtedly motivate someone to be more beneficial to others.²¹

Many hadiths of the Prophet support a person to work in order to meet the necessities of life, especially if the work will trigger benefits for others because his income exceeds the necessities of life.²²

حَدَّثَنَا قُتَيْبَةُ بْنُ سَعِيدٍ عَنْ مَالِكِ بْنِ أَنَسٍ فِيمَا فُرِيَ عَلَيْهِ عَنْ نَافِعٍ عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ وَهُوَ عَلَى الْمَنْبَرِ وَهُوَ يَذْكُرُ الصَّدَقَةَ وَالتَّعَفُّفَ عَنِ الْمَسْأَلَةِ الْيَدِ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَى وَالْيَدِ الْعُلْيَا الْمُنْفِقَةُ وَالسُّفْلَى السَّائِلَةُ

Meaning: *We have told us Qutaibah bin Sa'id from Malik bin Anas - as was read to him - from Nafi 'from Abdullah bin Umar that the Messenger of Allah. said above the pulpit, he mentioned alms and refrained from begging. (Prophet said) "The upper hand is better than the lower hand. The upper hand is the hand of the giver while the lower hand is the begging hand."*

حَدَّثَنِي هَنَادُ بْنُ السَّرِيِّ، حَدَّثَنَا أَبُو الْأَحْوَصِ، عَنْ بَيَانَ أَبِي بَشْرٍ، عَنْ قَيْسِ بْنِ أَبِي حَازِمٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ: سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، يَقُولُ: «لَا تَبْتَغُوا خَيْرًا مِنْ أَنْ يَسْأَلَ رَجُلًا، أَعْطَاهُ أَوْ مَنَعَهُ ذَلِكَ، فَإِنَّ الْيَدَ الْعُلْيَا أَفْضَلُ مِنَ الْيَدِ السُّفْلَى، وَابْدَأْ بِمَنْ تَعُولُ» وَحَدَّثَنِي مُحَمَّدُ بْنُ حَاتِمٍ، حَدَّثَنَا يَحْيَى بْنُ سَعِيدٍ، عَنْ إِسْمَاعِيلَ، حَدَّثَنِي قَيْسُ بْنُ أَبِي حَازِمٍ، قَالَ: أَتَيْتَنَا أَبَا هُرَيْرَةَ، فَقَالَ: قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «وَاللَّهِ لَأَنْ يَغْدُو أَحَدُكُمْ، فَيَحْطَبَ عَلَى ظَهْرِهِ فَيَبِيعَهُ» ثُمَّ ذَكَرَ بِمِثْلِ حَدِيثِ بَيَانَ

Meaning: *For telling me Hannad bin As Sari told us Abul Ahwash from Bayan Abu Bisyr from Qais bin Abu Hazim from Abu Hurairah he said; I heard the Prophet [pbuh] said: "The departure of one of you in the morning then go home carrying firewood on your back, then you give alms to it without begging to the crowd, it is better for you than begging people many, whether he is given or not. Surely the hand that gives is nobler than the hand that receives. And give first to those who are your dependents. " And have told me Muhammad bin Hatim had told us Yahya bin Sa'id from Ismail had told me Qais bin Abu Hazim he said, we went to Abu Hurairah so he said; The Holy Prophet. once said: "One of you left, then he returned with firewood on his back, then he sold it." Then he also mentioned a hadith similar to that of Bayan's.*

From this, it can be understood that working for the sake of fulfilling daily needs both for oneself or to fulfill family responsibilities is an obligation for every Muslim.

B.3 Al-Gazali Sufi-Economcis Model

It has become a tradition among Islamic scholars and thinkers (intellectuals) that whenever they attempt to resolve issues or problems, whether theological, social, or ethical, they always resort to and return to two fundamental Islamic teachings, namely the Qur'an and

²¹Nurul Huda, "Konsep Prilaku Konsumsi Dalam Ekonomi Islami," *Jurnal Ekonomi Yarsi* 3, no. 3 (2006): 67.

²²Muhammad bin Ismail Abu Abdillah Al-Bukhari, *Shahih Al-Bukhary*, I (Bairut: Dar al-Thuq al-Najah, n.d.).

Hadith.²³ Etymologically, the words “charity and *kasb*” in Islamic economics are another form of business term in increasing search for property.²⁴ Imam Al-Gazali was charged with *Hujjatul Islam* because of his devotion to religion.

Al-Gazali is one of the intellectuals in the Islamic world who is classified as very complete, because Al-Gazali is famous for the many scholars that he masters, such as philosophy, theology, fikhi, interpretation, the proposal of Sufi mysticism and other scholarship. It is illustrated by the many books that have been produced by Al-Gazali during his lifetime such as, *al-Wajiz*, *al-Mustasfā*, *ayyuhā walad*, *al-Munqid min al-Ḍalālah*, *Taḥāfut al-Falāsifah*, *Ihya Ulumiddin* and of course there are many more works of Al-Gazali in the scientific realm.

Al-Gazali is better known for his Sufism especially because one of the most famous works is *Ihya Ulumiddin* is always used as a reference in the world of “Sufi”. Even so, if studied further Al-Gazali also explained in *Ihya Ulumiddin* chapter on muamalah and adab in mingling, so this is very interesting to be supplemented in a discussion to review how Al-Gazali responds to economic activities.

There are six important principles in Al-Gazali’s sufi-economics thought, namely: good intentions, understanding economics, fair and honest in economic activities, applies *Ihsan*, *Qadr al-Hajah* in economic activity, and take care not to get caught up in the case of doubtfulness.

First, good intention. Every job, not least in matters of *muamalah*, requires good intention to ensure that what is done has a clear aim. Thus, Al-Gazali explained that when a Muslim wishes to begin trading, he should improve his intentions, such as intending to trade in order to avoid begging, or intending to avoid being *thoma*’ (greedy), because what other people have, we have because of the benefits of commerce, and/or intending to gain profits/trade from the trade conducted. By doing so, we will be able to assist religious welfare²⁵ and other good intentions. Therefore, the intention is very important in the blessing or not of economic activity, because the intention will be the root of all economic activities and at the same time will be the ultimate goal of economic activity. Eating good intentions will lead to goodness while intentions that don’t necessarily get bad ones too.

Second, understanding economics. “Knowing economics” in this context is not simply an understanding of the philosophy of business and how to manage it well in order to bring healthy returns, but also something more. Economic understanding in this context is more about comprehending the theories and practices of business, or *muamalah*, as they are justified in Islam. Thus, a Muslim who works in the commercial sphere should be familiar with *fiqhi* ideas that pertain to *muamalah* matters, such as *mudharabah*, *qiradh*, and *syirkah* contracts, among others. Because economic operations are not only supposed to provide profit for the world life, but also to transform into fields that will be reaped in the hereafter.

Third, fair and honest. Because *muamalah* events will involve a large number of people, social interactions will very certainly occur. As a result, Al-Gazali emphasized that economic activity’s perpetrators must always act fairly and refrain from causing tyranny in economic activity. Al-Gazali distinguishes two types of cruelty in economic activity: tyranny with a universal and widespread effect and tyranny with a *mudharat*-specific effect. One of the things Al-Gazali identifies as a tyranny with a broad impact on the economy is the stockpiling of items

²³Abdul Aziz, “Ekonomi Sufistik Model Al Ghazali,” *Bandung: Alfabeta*, 2011.

²⁴Aziz.

²⁵Imam Al-Ghazali, “Ikhtisar Ihya ‘Ulumiddin,” *Diterjemahkan Dari Mukhtashar ‘Ihya ‘Ulumiddin*. Penerjemah, Moh. Yusni Amru Ghozaly. *Jakarta Selatan: Wali Pustaka*, 2017.

in the hope of increasing the price of the goods at specific times.²⁶ Even though this is punished as a legal transaction, it is real cruelty that will certainly harm many people. In addition to stockpiling goods, Al-Gazali explained that one of the things that could lead to general harm was spreading fake money which in this case must contain fraud and was a very heinous act because it would make many people involved accidentally because they did not know the existence of the fake money. In addition to the tyranny of the *mudharat* with general character, Al-Gazali also cautioned against committing the tyranny of the *mudharat* with a special character, such as promoting excessive merchandise by falsifying the quality of merchandise, or by covering up the deficiencies contained in merchandise, or do something that can affect the level and weight of the scales and measurements or even by playing the price of the product to a transaction partner who does not know the real price at that time.²⁷

Fourth, applies *ihsan*. *Ihsan* or being fair and honest is a must for a Muslim in the field of commercial endeavor. In contrast to *ihsan*, where *ihsan* in *muamalah* activities is acting in a way that benefits other parties even when it is not required of him, such as vendors who supply relatively lower/ cheaper prices to impoverished consumers and fair prices to other consumers. alternatively in other circumstances, while giving debt to poor consumers, avoid collecting it harshly and excessively; this will be more successful if debt is released for those who are unable to pay owing to poverty.

Fifth, *Qadr al-Hajah*. The term refers to reasonable conduct that is not extreme. Anything that is excessive, including economic activities, will undoubtedly have negative results. A person concerned in economics should not devote all of his effort to economic topics without respect for other issues, particularly those concerning the hereafter, in order to avoid being characterized as a human who sells his afterlife to get his world. Therefore, one should be able to manage his time well so that the business of this world does not take precedence over the issues of the afterlife, but rather serve as a provision for the afterlife's benefit.

The last, take care not to get caught up in the case of doubtfulness. Naturally, profit is expected in every *muamalah* transaction. A Muslim, on the other hand, is compelled to abstain from obtaining these benefits by committing a matter of doubt, particularly in forbidden instances. Because all transactions in this world will undoubtedly be audited by God in the hereafter.

C. Method

This study used a qualitative approach, employing Al-Gazali's Sufism as the grand theory. This study took a sociological perspective. The primary data were collected during a week-long observation at Lakessi traditional market, Sejahtera store, Alfamidi Weke branch, Indomaret Weke branch, Kimia Farma Andi Makkasau Pharmacy, Kimia Farma Bau Massepe Pharmacy, and Indah Farma Pharmacy in July 2020. Interviews supplemented the data. As secondary data, this research also consults Al-Gazali's book *Ihya Ulumiddin* and recent periodicals.

Facts about panic buying and hoarding are analyzed in light of Al-Gazali's theory of ethical consumption. The idea was thus based on two fundamental principles: *qadr al-hajah* and *al-ihsan*. *Qadr Al-hājah* urged people to abstain from panic buying and hoarding, while *al-ihsan* adapted by providing material aid to those in need.

D. Results

COVID-19 has a number of harmful consequences, one of which being panic buying and hoarding of products. To bolster this premise, researchers conducted one-week-long

²⁶Al-Ghazali.

²⁷Al-Ghazali.

observations and interviews in July 2020. The statements were made after conducting a survey on the availability of staple foods, cleaning supplies, multivitamins, and medical gadgets in Parepare City's shops and pharmacies. The Lakessi traditional market, Sejahtera store, Alfamidi Weke branch, Indomaret Weke branch, Kimia Farma Andi Makkasau Pharmacy, Kimia Farma Pharmacy, Bau Massepe Pharmacy, and Indah Farma Pharmacy were all seen by the researchers. The researchers divided these commodities into three groups in order to ascertain their availability. To begin, it is "sufficient" if the item is offered in all locations visited. Second, "rare," if an item is unavailable in one or more of the places visited. Thirdly, "not found" indicates that the item was not located in all locations visited. The following table summarizes the researchers' observations.

Table 1. Nine Basic Needs (Lakessi Traditional Market, Sejahtera store, Alfamidi and Indomaret)

No	Items	Availability
1	Rice	Adequated
2	Sugar	Adequated
3	Cooking	Adequated
4	Meat	Adequated
5	Eggs	Adequated
6	Milk	Adequated
7	Onions/garlics	Adequated
8	Cooking Fuel	Adequated
9	Salt	Adequated

Table 2. Cleaning Equipments (Lakessi Traditional Market, Sejahtera Store, Alfamidi and Indomaret)

No	Items	Availability
1	Soap	Adequated
2	Shampoos	Adequated
3	Toothpaste	Adequated
4	Toothbrush	Adequated
5	Laundry Soap	Adequated
6	Bleach	Rarely Found
7	Sanitizer	Unavailable
8	Floor Cleaners	Rarely Found
9	Antiseptics	Not found
10	Alcohol	Not found

Table 3. Multivitamins and Personal Protective Equipment (Sejahtera store, Alfamidi cabang Weke, Indomaret Cabang Weke, Apotek Kimia Farma Andi Makkasau, Apotek Kimia Farma, Bau Massepe, and Apotek Indah Farma)

No	Items	Availability
1	Imboost	Rarely Found
2	Surbex	Rarely Found
3	Bear Brand	Rarely Found
4	U C1000	Unavailable
5	CDR	Unavailable
6	Masks	Unavailable
7	Gloves	Unavailable

Of the three categories above, items closely related to covid-19, such as Personal Protective Equipment and Multivitamins, are in the rarely found and unavailable categories. Researchers confirmed the rarity of these items to several traders.

"However, even if there is a limited supply, they will purchase it quickly." On Tuesday, July 21, 2020, one trader observed, "They often buy disinfectant in large quantities." An additional interview conducted recently indicated that Muhammad, a pharmacist, has not sold any facemasks or hand sanitizers since March 2020.

According to the results of the interviews, this abundance is produced by a combination of restricted supply and high demand.

E. Discussion

Due to a lack of supply and strong demand, COVID-19-related commodities have become increasingly scarce. It is possible that the limited supply is caused by nature or by humans. *Ihtikar*, also known as stockpiling, is a type of human meddling that is prohibited in Islam. When demand soars, it is possible that people will buy in a panic. *Ihtikar* and hoarding are two characteristics of cognitive capitalism. In order to counteract this, specialists have revealed Imam Al-Gazali's soul in *Ihya' Ulumiddin*.

E.1 Al-Gazali on Expenses; Qadr Al-Hajah

فإن طلب منها الزيادة على الكفاية لاستكثار المال وادخاره لا ليصرف إلى الخيرات والصدقات فهي مذمومة لأنه إقبال على الدنيا التي حبها رأس كل خطيئة

The virtue of avoiding greed (*az-ziyadah 'ala alkifayah*), according to Al-Gazali, is one of the virtues of business. This is because greed leads to undesirable behavior. It is OK for businessmen to be content with what they receive as long as their requirements are met. Al-Gazali and other Muslim scholars did not identify what was permissible or what was not proper. Not being greedy entails respecting the rights of others, as well as providing equal opportunity and compassion to fellow human beings.²⁸

To meet the needs of the body in order to survive and gain *hayyat (tayibah)*, actions of consumption are carried out (good life). Consumption for afterlife enjoyment is similar to other daily activities such as eating, clothing, and sheltering (*falah*). When people's purchasing behaviors are motivated by spiritual aims, they have a worship value. Giving alms and making zakat payments are examples of consumer behaviors that take into consideration social factors and help to resolve issues.

Islam teaches that Muslim households should prioritize the most basic needs in order to preserve the soul, reason, religion, descent, and honor of the *Shari'ah* (the Islamic law).²⁹ As a result, we prioritize purchasing necessities first, such as food, before considering other requirements. Even with limited options, we are able to feed our entire family. It goes without saying that in order to provide nutritious food menus at a reasonable price, a mother's creativity is essential.

In a capitalist economy, there is no such thing as a free lunch. People endure the burden of meeting basic requirements such as education, health, and security, which should be the responsibility of the government instead. For energy, water, and school tuition, we must make payments, and some of us must pay for security services because the state does not provide them.

²⁸ Umi Ni'matin Choiriyah, "Konsumsi Dalam Pandangan Al Ghazali" (UIN Walisongo, 2018).

²⁹ Elvan Syaputra, "Perilaku Konsumsi Masyarakat Modern Perspektif Islam: Telaah Pemikiran Imam Al-Ghazali Dalam *Ihya'Ulumuddin*," *Falah: Jurnal Ekonomi Syariah* 2, no. 2 (2017): 144–45.

An especially important skill for a lady to have during a pandemic is the ability to handle her family's costs efficiently in accordance with the priority scale and her husband's wages, which can either be saved or donated. The husband and wife should recognize that spending money on good causes and in accordance with God's guidance would be rewarded in their marriage. It is relevant by hadith "Allah will provide kindness to someone who strives from the good in order to keep from becoming impoverished and is in need of it," stated the Prophet Muhammad [pbuh].

Having a good and generous heart. That's a reasonable middle ground between miser and waste. Someone has to meet their requirements. Consumers must consider the surrounding environment when making purchases, rather than hoard and safeguard their riches, or restrict their consumption in order to avoid damaging the ecosystem. He is likewise frugal with his money and does not overspend. Because it causes someone's property to be wasted. Both of these activities are prohibited in Islam. As a result, humans must avoid it.

In addition, Imam Al-Gazali described Sufi consuming practices³⁰ as *Khawwaş al-khawwaş*, *khawwa*, and the layman. *Khawwaş al-khawwaş* (very special) are consumers have reached the pinnacle of their behavior. A person does not have any requirements at this level. To meet his nutritional requirements, he does not require wealth or food. Despite the fact that riches and food are readily available. It makes no difference to him whether he has possessions or food on his person. The fact that he has food or does not have food makes no difference. He is constantly vigilant against the illusion of the treasure that could lead him astray from the path of Allah. The level of *khawwaş* (special) believer is a person can store enough food for forty days of consumption. If he has enough food in stock to last more than forty days, he will give it to you. This is the spiritual level of a devout person. The level of the layman, which is the majority of humans operate. They frequently devour food and are deceived by the illusion of hunger. They are the individuals who save and accumulate food in order to consume it over the course of a year. They are at ease if they have a sufficient supply and reserve of food to last them for a year.

E.2 Promoting Fairness to Deal with Panic Buying and Hoarding Behavior

According to Al-Gazali, every businessperson must treat all parties with dignity, regardless of whether they are directly involved or not. In connection with this seventh point, Al-Gazali uses the words fair and *ihsan*, which are both important expressions. Fairness indicates that no one is wronged, regardless of their ethnicity, nationality, gender, or other characteristics. Injustice happens when discrimination against all people is not abolished from society at large. In contrast, *ihsan* is considered to be sound business practice for all parties. *Ihsan* is the 'means' through which manufacturers and dealers make a profit.

Al-Gazali makes a distinction between human desires and human requirements. As a result, he defines desire (*ragbah* or *syahwat*) as the urge to gratify personal desires. Lingerie brings about rewards in the present (benefits in the world). And make future generations penniless.³¹

Humans' desire to obtain something they require (*Hajj*) is different from their necessity (*Hajj*). In order to preserve life and carry out its functions, it is necessary to (as *khalifatullah* on Earth). Essentially, the law of origin buying in big amounts is legal with the law of supply and demand. Wholesale purchasing, on the other hand, should be avoided under specific circumstances. If, for example, the availability of products and food is restricted,

³⁰Al-Ghazali, "Ikhtisar Ihya 'Ulumiddin."

³¹Cucu Komala, "Perilaku Konsumsi Impulsive Buying Perspektif Imam Al-Ghazali," *Jurnal Perspektif* 2, no. 2 (2019): 248–66.

In a similar vein, panic buying, the phenomenon of purchasing in big quantities out of concern that doing so may be harmful, has emerged. As a result, the inventory of products becomes unstable, and the distribution becomes unequal. Others who require it will have difficulties locating the thing they are looking for because it has been purchased by others who are interested in purchasing it.

In fact, the Indonesian government has said that food reserves are secure, so that citizens do not have to fret and worry about food shortages. It is feared that panic buying will lead to a spike in food prices, especially when these conditions are exacerbated by persons who hold a monopoly on the market price.

In addition, it is crucial to remember that the Prophet Muhammad was a straightforward and unassuming individual. The Prophet was never one to keep something for himself till the next day.³² Anas bin Malik narrated: "Indeed, the Prophet never saved something for tomorrow (Ibn Hibban). However, in other hadiths it is mentioned that the Prophet also kept a stock of food for his family for a year. Umar bin Khattāb narrated: "The Prophet actually sold the Bani Nadlir date palm tree and kept food for a year's supply for his family"³³

Sayyid Muhammad bin 'Alawi Al-Makki claimed in *Insan Kamil* that the Prophet did not keep food for himself. As mentioned earlier, the hadith related by Umar further demonstrates that the Prophet considered food to be a part of his livelihood responsibilities toward his family. Similarly, the Prophet did so during a period in which food supplies in his neighborhood were plentiful and stable. Some people are permitted to stockpile significant quantities of products or food under certain conditions. In *Fathul Mun'im bi Syarhi Shahih Muslim*, the majority of scholars claim that they have the power to store food for themselves as well as for others if they are in a large amount of space. Providing significant quantities of products and food, on the other hand, is not permissible in a tough and emergency scenario.

Hoarding of goods in Islam is known as *ihthikar*.³⁴ The law of prohibition is based on some hadiths; First, the hadith narrated by Abu Daud from Abu Bakr ibn Abi Syaibah: "Do not hoard except for the sinner". Second, the hadith from Nashr bin Ali Al-Jahdlam: "People who offer goods and sell them cheaply (*jalib*) are given sustenance, while those who hoard are cursed. The third, the hadith from Yahya bin Hakim: "Anyone who is hoarding the food of a Muslim Allah Almighty will punish him with leprosy or bankrupt".

Likewise, with the current condition, the emergence of the issue of the spread of the coronavirus in Indonesia makes people flock to buy up goods and foodstuffs. Instantly stock several items such as masks, hand sanitizers, tissues, rice and others in empty stores and shopping centers. In fact, distributors also need time to re-stock the goods.

Anticipatory and cautious efforts are permissible, but they should not be overestimated. Shop as much as you want, because our other brothers also need it. Fear and anxiety are the tricks of the devil, he always asks people "What do you eat tomorrow?" "What are you wearing tomorrow?" so that arises anxiety and anxiety in the hearts of humans.

In *Nashaihul 'Ibad*³⁵, it is stated that Hatim Al-Asham said, "Every morning the devil asks me about three things; 'What do you eat? What are you wearing? Where do you live?' But the figure who once pretended to be deaf to protect the feelings of others was helpless, he instead replied, "I am eating (imagining) the bitter death, what I use is a shroud and my place is a grave."

³² Muhammad bin Ismail Al-Bukhari, "Al-Jami'al-Musnad Al-Shahih Al-Mukhtashar Min Umuri Rasulallah Saw," *Wa Sunanihi Wa Ayyamihi*, n.d.

³³ Al-Bukhari, *Shahih Al-Bukhary*.

³⁴ Muhammad Majdy Amiruddin, "Mulakhash Fi Fikih Muamalat," 2019.

³⁵ Lili Hidayati, "Nashoihul'Ibad Karya Syekh Nawawi Al-Bantani Dan Pendidikan Kekinian," *INSANIA: Jurnal Pemikiran Alternatif Kependidikan* 20, no. 2 (2015): 231–43.

E.3 Prioritize Sharing and Caring: *Ihsan* Approach

Many other Muslims were afflicted by the pandemic at the time, therefore it would be beneficial for us to lay aside some of our riches, even if it is only a small amount, to assist our brothers in need, whether through food or financial assistance. Giving away riches to someone in need is an idea proposed by Al-Gazali for the purpose of promoting social welfare. It is also necessary to give alms in order to address the diverse needs of other people.

As a rule, alms are provided without the need to specifically request them. You are more concerned with the needs of others than you are with your own wants, which is understandable. A number of categories are established by Al-Gazali for almsgiving, each of which is assigned a particular level of significance. Meet the needs of others when they are requested to do so, and this is done when he has sufficient resources. This level is the lowest of all possible levels. Despite the fact that he serves the needs of others by expressing pleasure and thanks, he is not a happy person. Taking care of other people's needs without their permission. Believe that the person's requirements coincide with their own requirements. Meet the requirements of others and believe those requirements to be more essential than their own requirements. Friendship will be shaped by this mindset, which will result in sacrifice. This is the highest level, and it is controlled by the *Siddiq* people, who are the most powerful. "Give alms, because alms can actually add a lot of wealth. Then give alms, Allah will love you".³⁶ Allah also promised to increase the wealth obtained by giving alms. Through charity means that you are grateful for the favors obtained.

F. Conclusion

When the Pandemic COVID-19 spread, panic buying and hoarding were the two primary capitalist activities. These two behaviors are definitely not tolerable. Apart from the economic consequences, religion expressly prohibits it. We can look at everything from the laws that govern to the ethics that protect. Specifically, ethics and Iman Al-Gazali's thoughts should be elaborated. Its sufistic attitude to consuming is particularly pertinent in combating capitalist behavior, notably during the COVID-19 pandemic. Imam Al-Gazali quantifies panic buying and hoarding behavior using the concepts of *qadr al-hajah* and *al-Ihsan*. Sharing and caring can be promoted using the same concept.

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³⁶ Al-Bukhari, "Al-Jami'al-Musnad Al-Shahih Al-Mukhtashar Min Umuri Rasulullah Saw."

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