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The Impact of Decreasing Rubber Prices on Consumption Patterns of Society from the Perspective of Islamic Economics (A Case Study in Padang Pelawi Village, Sukaraja District, Seluma Regency)

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Abstract

This study aims to find out how the consumption pattern of the people in Padang Pelawi Village was before and after the decline in the selling price of rubber and what was the Islamic economic view of the consumption patterns of the people in Padang Pelawi Village after before and after the decline in the selling price of rubber. This research uses a qualitative descriptive approach using field research types. The results of this study indicate that when the price of rubber before the decline in the consumption pattern of the people in Padang Pelawi Village could still be fulfilled properly. However, after the decline in the selling price of rubber, the consumption pattern of the people in Padang Pelawi Village was very difficult in terms of meeting their needs. Because of this, rubber farmers in Padang Pelawi Village sometimes look for other solutions, such as borrowing money from their neighbors and taking loans from food stalls. The view of Islamic economics on the consumption patterns of the people in Padang Pelawi Village is still not in accordance with Islamic consumption values. First, when the price of rubber is rising, people are often wasteful in terms of consuming something. Second, some people in Padang Pelawi Village spend their wealth only in halal forms and some people in Padang Pelawi Village also take actions that are not in accordance with Islamic teachings, namely by weighing the rubber latex so that it becomes heavy when weighed. Third, the people in Padang Pelawi village live in a luxurious style by buying expensive goods, but after that these items are no longer used.

Introduction

Economic development is an effort to develop economic activities in order to increase income levels. Economic development, in the long term, aims to achieve an increase in per capita income. The influence of income on consumption has a very close relationship. Consumption is the activity of utilizing goods or services to meet the needs of life. The goods needed to meet these life needs depend on the income obtained. (Soeharno, 2007).

According to Sadono Sukirno, in forming consumption patterns, a person must prioritize basic needs first, so that secondary and tertiary needs can be met when income levels increase. (Sukirno Sadono, 2010). Human needs play an important role in fulfilling life needs. Humans have fundamental needs to achieve satisfaction and well-being. In addition, human needs can influence choices and behaviors. The types of human needs based on their intensity are divided into three parts, namely:

- 1. Basic/primary needs, which are needs that must be met to sustain human life. If not met, a person will find it difficult to survive. Basic needs are also known as fundamental needs, which are demanded by every living being. Examples of basic needs include food, clothing, and shelter.
- 2. Additional / secondary needs, namely needs as a complement, if primary needs are met. So secondary needs are also called social needs. Every human being has different secondary needs, depending on his abilities. Examples of primary needs are refrigerators, communication devices and others.
- 3. Luxurious/tertiary needs, which are needs that can heighten the level of human self-esteem. So tertiary needs are also called luxury needs. Examples of tertiary needs such as bags, gold and others. (Sabirin, 2017)

In Islamic teachings, humans are required to consume food or drinks must only be halal and not excessive in consuming something. However, many consumption behaviors are not in accordance with Islamic teachings. People only follow the desire to consume something, not based on the needs needed. This is also experienced by people in Padang Pelawi Village, Sukaraja District, Seluma Regency where people's consumption patterns are mostly concerned with wants rather than needs.

In addition to halal consumption patterns, in Islamic religious teachings also every Muslim is commanded to conduct business in accordance with sharia principles, namely not doing gharar (vague) or obscure in transactions, avoiding maysir (gambling) which is forbidden and avoiding all forms of transactions that smell of usury. (Setiawan, R.A & Saputra, A, 2022)

In Padang Pelawi Village, Sukaraja District, Seluma Regency consists of 342 people, consisting of 186 men and 156 women with 93 heads of families. A total of 72 people are Muslims, as many as 11 people are Protestant Christians and as many as 10 people are Catholic Christians.

Residents in Padang Pelawi Village, Sukaraja District, Seluma Regency have various jobs, of the 342 residents in Padang Pelawi Village, Sukaraja District, Seluma Regency, as many as 127 people have jobs. Of the 127 people working as rubber farmers, 112 people, as civil servants 1 person, 5 self-employed people and 9 people as agricultural laborers

So that the majority of residents of Padang Pelawi Village, Sukaraja District, Seluma Regency have jobs as rubber farmers. The income of the community depends on the area of land or gardens owned. So that if the more land you have, the more income you can get. The rubber sap is sold every 1 (one) time a week

The income of the people of Padang Pelawi Village, Sukaraja District, Seluma Regency by relying on rubber farming to meet their daily needs. According to Darmawati, who is one of the people in Padang Pelawi Village, Sukaraja District, Seluma Regency who works as rubber farmers, revealed that:

"I get the proceeds from selling rubber for Rp. 1,000,000 in one month at a price per kilogram of Rp. 10,000,-. From that income, I use it to pay a motorcycle loan every month of Rp 650,000, -

and the rest to meet household needs." (Darmawati, Rubber Farmer, Interview, at home on July 11, 2022).

Meanwhile, according to Abdul Kadir, who is one of the people in Padang Pelawi Village, Sukaraja District, Seluma Regency who works as a farm laborer, revealed that:

"I get the results from selling rubber for Rp. 700,000, - in one month at a price per kilogram of Rp. 10,000, - per kilogram. From that income I use to pay electronic goods loans every month amounting to Rp 400,000, - and the remaining Rp 300,000 I use to meet food needs at home." (Kadir Abdul, Rubber Farmer, Interview, at home on July 13, 2022).

The unstable price of rubber rubber causes their income to be unstable, this is in line with the price of rubber sap. From the interviews of Mrs. Darmawati and Mr. Abdul Kadir, it can be concluded that the income from rubber farming takes precedence to satisfy the desire to have luxury goods rather than primary and secondary needs, such as motorcycles, televisions, refrigerators and so on. This is not in line with the principle of consumption which is more concerned with needs than wants.

Based on the background above, the author is interested in raising the title "The Impact of the Decline in the Selling Price of Rubber Rubber on Community Consumption Patterns from an Islamic Economic Perspective".

Literature review

Definition of Price

Price is a number of currency values spent or enjoyed something goods or services that are traded (Kasmir, 2014). Economists also argue that price in a broader sense indicates money or goods to be paid, such as barter. The price in question is the amount that must be paid by the buyer to the seller either with money or exchange goods.

According to Kotler, price is an element of the marketing mix that generates revenue and costs. Price can also communicate a company's value position to the market regarding its products and brands.

Price has a relationship with value and usability. Value is the amount of a product when it is exchanged for another product. While usability is a tool that provides a level of satisfaction to consumers. In reality, the magnitude or size of the value of a price is not determined by physical factors but also psychological factors and other factors that affect the price.

Based on some of the above understandings, it can be understood that the price is a sum of money or something else along with the benefits needed to get or obtain a good or service. In other words, it can also be interpreted as what we pay to get something.

Price Reduction

Price declines are closely related to demand and supply in economic problems. The higher the demand for a good or service, the higher the price and the less goods demanded. For example, what happens to rubber commodities today. The increasing number of rubber farmers, both from the private sector and the community, can result in an abundance of rubber production so that rubber commodity prices fall. This cannot be separated from the increasingly fierce competition from rubber farmers.

To maintain this competition, special attention is needed regarding the quality of the rubber produced. So that in maintaining superior product quality will make the selling price higher than others.

Prices in Islam

In the concept of Islamic economics, price determination is determined by the demand and supply that occurs in the market. Demand and supply occur when buyers and sellers must be equally willing, there is no coercive thing in the transaction. Achmat Syafei argues that in the Islamic view, price occurs when there is a contract, either less or greater or equal to the value of other goods. The price is usually used as an exchange of goods agreed by both contracting parties.

The Islamic economic theory of prices is found in the hadith of the Holy Prophetsa which deals with the increase in prices of goods. The hadith is narrated as follows:

"Muhammad Ibn Mutsanna said, Hajjaj said, Hammad bin Salamah from Qatadah and Humaid and Thabit from Anas bin Malik said, there was an increase in prices during the time of the Prophet (peace be upon him), so people said: "O Messenger of Allah, prices have soared, so set a price standard for us." He then said:

"Verily it is God who determines the price, who narrows and expands, and He who gives sustenance. Indeed, I hope that when I encounter God no one will hold me accountable for blood and property."

The above hadith shows that the Holy Prophetsa forbade any price intervention from anyone. The Holy Prophetsa in his hadith mentioned that only Allah S.W.T can determine the price. Therefore, the price is in accordance with the forces of demand and supply that occur in the market, hence there is no interference

Consumption Patterns

Definition of Consumption

Consumption is the activity of using goods and services to meet their needs or lives. As expressed according to economic terms, consumption is used services or material objects to meet human needs. (Winardi, 1971).

In economics, consumption is defined as the use of goods or services in terms of satisfying human needs. The purpose of consumption is to meet human needs and obtain satisfaction from meeting these needs. Everyone has a scale of needs that is influenced by their income level. The condition of a person's income will affect the level of consumption, the higher the income the greater the amount of goods consumed. Conversely, the less income, the less the amount of goods consumed.

Understanding Consumption Patterns

As for the understanding of consumption patterns according to Sukirno in compiling consumption patterns, in general, a person will prioritize basic needs, while secondary and tertiary needs can be met when the level of income receipt increases. (Sadono, 2010).

The values that must be applied in Islamic consumption are as follows Rozalinda (2015a):

a. Balanced in consumption

Islam obliges property owners to spend part of their property for the benefit of themselves, their families, and fisabilillah. Islam forbids miserliness, extravagance and squandering of wealth. The form of balance commanded in the Qur'an that reflects the attitude of justice in consumption is found in Surah Al-Isra' verse 29, which means:

"And do not make your hands tied to your necks, and do not stretch them too much, therefore you become despicable and contrite." (Q.s Al-Isra: 29)

b. Spending property in a lawful form and in a good way.

Islam encourages and gives freedom to individuals to spend their wealth to buy good and halal goods to meet their needs. Freedom is granted by not violating established boundaries, and does not pose a danger to the security and welfare of society and the state. In line with this, Abu al-A'la al-Maududi explained, Islam closes all avenues for humans to spend wealth that causes moral damage in society, such as gambling that only indulges lust. In QS. Al-Maidah (5): 88 affirmed:

"And eat lawful food again good from what Allah has provided for you, and fear Allah whom you have faith in." (Q.s Al Maidah: 88)

c. Prohibition of royal (israf) and vain (tabzir)

The concept of consumption is a prohibition against the attitude of living luxuriously. A luxurious lifestyle is a destroyer of the individual and society, because it causes man to be bound by lust, depriving him of noble things and noble morals. A lavish lifestyle (Israf) was a factor that led to the destruction of society. This can be seen in the Qur'an Surah Al-A'raaf verse 31 which reads:

"O son of Adam, wear beautiful clothes in every mosque, eat and drink and do not exaggerate. Surely God does not like extravagant people." (Q.S Al-A'Raf: 31). (Ministry of Religious Affairs. Al-Quran and its Tafseer Ministry of Religious Affairs, 2006).

The attitude of luxury life is usually accompanied by an attitude of excessive life (exceeding limits or israf). Squandering wealth on things that are forbidden such as drunkenness, excessive spending on things that are lawful regardless of whether it is in accordance with ability or not, and spending on the grounds of generosity is just a mere show off

Methods

This Research Uses The Type Of Field Research Using Descriptive Methods Or Exposure To Research,

While the necessary data is obtained through interviews, field notes, photos and documentation (Moleong, 2008). The approach used in conducting this research is a qualitative approach. According to Sumadi, qualitative research is descriptive, namely data in the form of words, images, not numbers. Even if the numbers are only supportive (Sumardi, 1983)

The population is the entirety of the subject of study. If one wants to examine all the elements in the research area, then the research is a population study (Arikunto, 2006)

In this study, the population is rubber farmers in Padang Pelawi Village, Sukaraja District, Seluma Regency. According to Arikunto (2006) if the number of respondents is less than 100 people, then all are taken so that the research is a population study. Meanwhile, if the number of respondents is more than 100 people, then the collection is 10% to 15% or 20% to 25% or more.

Based on this opinion, the sampling in this study is 10% of the existing population, because the population of rubber farmers in Padang Pelawi Village is more than 100 people, which is as many as 112 people. That means 112 x 10% as many as 11 people. So the sample used in this study was 11 people.

Results and Discusion

Community Consumption Patterns In Padang Pelawi Village, Sukaraja District, Seluma Regency After Before And After The Decline In The Selling Price Of Rubber Rubber

In compiling consumption patterns, in general, a person will prioritize basic needs, while primary needs are met when the level of income receipt increases. (Sukirno,2010)

- The understanding of primary, secondary and tertiary needs is as follows (Sabirin, 2017):
- 1. Basic / primary needs, namely needs that must be met to maintain human survival. Primary needs are also called basic needs, which are needs demanded by every living being. Examples of primary needs include clothing, food, education and others.
- 2. Additional / secondary needs, namely needs as a complement to primary needs secondary needs do not absolutely have to be met. But if it is fulfilled, human life in its social environment will be better. Examples of secondary needs include washing machines, refrigerators and others.
- 3. Luxury/tertiary needs, which are needs used to enhance one's self-esteem/prestige. So tertiary needs are also called luxury needs. If these luxury needs are not met, then man will have no difficulty in living his life. Examples of tertiary needs include gold, silver and others

From the results of the interview, it was found that the decline in the selling price of rubber sap greatly impacted the consumption patterns of the people in Padang Pelawi Village. From the author's observation, the consumption pattern of rubber farmers in Padang Pelawi Village, Sukaraja District, Seluma District is very dependent on income after selling rubber sap.

In this case, the results of direct interviews with eleven informants, information was obtained from them, including:

Mr. Sabar Iman, rubber farmer. From his income before it fell around Rp 3,500,000 a month, then after the price of rubber fell, his income also decreased around Rp 2. 200,000. So that for household needs are also reduced following the income obtained. Sometimes Mr. Sabar Iman performs incriminating actions on rubber sap using ant acid and other mixtures. (Iman Sabar, interview, rubber farmer in Padang Pelawi village, June 26, 2023.)

Mr. Sumarno, rubber farmer. His income before the price of rubber fell by Rp. 2,500,000, then after the price of rubber fell now a month by Rp. 1,300,000. Mr. Sumarno's income and expenditure are very unbalanced when the price of rubber is now falling, but before it goes down it can still be used to pay for school children and family needs. For household needs, when the price of rubber rises, it is still sufficient, although sometimes it is still lacking. Mr. Sumarno did not do any way to incriminate rubber sap when it was sold. (Sumarno, interview, rubber farmer in Padang Pelawi village, June 26, 2023.)

Mr. Sudyono, rubber farmer. Before the price of rubber goes down it gets Rp2,000,000, then after it goes down the price of rubber gets Rp1,500,000. Mr. Sudyono's income and expenses are not balanced because there are still many dependents. For household needs, it can still be said to be safe because it can still find solutions, such as borrowing money and owing money to stalls and after selling rubber sap he is paid. For expensive items bought by Mr. Sudyono it was a motorbike and bought it on credit. And after paying for the credit goods, the household needs do not matter because they have taken into account the income in a month. For the action of burdening rubber sap, Mr. Sudyono used vinegar and ant acid. (Sudyono, interview, rubber farmer in Padang Pelawi Village, June 24, 2023.)

Ibu Sumamah, rubber farmer. For income when the price of rubber before it goes down gets Rp1,500,000 a month, but after it goes down it gets Rp1,000,000. For income and expenditure, Mrs. Sumamah is balanced. For her household needs, it is also fulfilled because Ibu Sumamah does not have credit items and her expenses are not too large. For the action of burdening rubber sap, Ibu Sumamah occasionally uses TSP fertilizer so that it can be heavy when weighed. (Sumamah, interview, rubber farmers in Padang Pelawi village, June 24, 2023.)

Mrs. Wiwin, a rubber farmer. Income in a month Rp. 1,000,000 if the price of rubber again increases, but after it decreases it gets Rp. 700,000. For balanced income and expenses. And for Mrs. Wiwin's household needs, it must be sufficient. For actions in burdening rubber sap does not exist. (Wiwin, interview, rubber farmer in Padang Pelawi village, June 24, 2023.)

Mrs. Titik, rubber farmer. The income before the price of rubber rubber fell was Rp 1,700,000, but after it fell it got Rp 1,120,000. For Mrs. Point's income and expenses, it is not balanced because it depends on the price of rubber when sold. For the household needs of Mrs. Point is fulfilled when the price of rubber is rising, but when the price of rubber falls for food alone Mother Titik's family is still sometimes lacking. Ibu Poin bought her son a laptop to use in high school, but his son hasn't used it at this time because he still can't use it. Mrs. Point did not use the burdensome action of rubber sap at the time of selling it. (Period, interview, rubber farmers in Padang Pelawi Village, June 22, 2023.)

Mr. Nirin, rubber farmer. A month's income before the price of rubber fell to Rp. 2,000,000, but after the income fell to Rp. 1,500,000. For income and expenses and for household needs, Mr. Nirin depends on the selling price of rubber, if it goes up, it can be said to be fulfilled, but if it goes down, it is not enough. For expensive items that Mr. Nirin bought such as household furniture, which was bought in cash when rubber prices were rising. For the act of burdening the scales, Mr. Nirin uses fertilizer. (Nirin, interview, rubber farmer in Padang Pelawi village, July 11, 2023.)"

Mr. Aris, rubber farmer. Revenue before the price of rubber fell to Rp2,500,000, but after the price of rubber fell to Rp1,500,000. Mr. Aris's income and expenses can be balanced unbalanced depending on existing needs. If Mr. Aris's household needs can control finances and be sufficient. Mr. Aris bought the motorbike on credit. After paying for it, when the price of rubber before it dropped, it was delicious for his family to eat, but after it went down, it became a bit less delicious for his family to eat. Mr. Aris did not use any method to weigh rubber sap when weighed. (Aris, interview, rubber farmer in Padang Pelawi village, June 24, 2023.)

Mr. Sodul Kadir, rubber farmer. Income before the rubber price fell to Rp3,000,000, but after the rubber price fell to Rp2,500,000. Mr. Sodul Kadir's income and expenditure were balanced both before and after the decline. For household needs, Mr. Sodul Kadir is still well fulfilled, but if the price of rubber is rising, Mr. Sodul Kadir can set aside money for savings. Mr. Sodul Kadir bought the motorbike in cash, but he could not use the motorbike to go to the garden because of the damaged road access. Mr. Sodul Kadir usually burdens the rubber sap by adding it with water. (Kadir Sodul, interview, rubber farmer in Padang Pelawi village, June 25, 2023.)

Mr. Nurdin, rubber farmer. Mr. Nurdin's income was erratic, before the price of rubber fell to Rp2,500,000, but after it fell to Rp1,500,000 a month. Mr. Nurdin's income and expenditure can be balanced and do not depend on the selling price of rubber. For his household needs, sometimes when the price of rubber is falling, Mr. Nurdin owes money at stalls and after selling rubber later pays it. Mr. Nurdin buys a motorbike by way of credit, when paying for it at this time with the price of rubber that is falling, Mr. Nurdin sometimes looks for a sern to be a building porter. Mr. Nurdin in terms of burdening rubber sap adds only water. (Nurdin, interview, rubber farmer in Padang Pelawi village, June 26, 2023.)

Mr. Hudori, rubber farmer. His income before the price of rubber fell to Rp2,500,000, but after the price of rubber fell to Rp1,500,000. Mr. Hudori's income and expenditure can be balanced if the price of rubber again rises, but when the price of rubber is falling, Mr. Hudori's income and expenditure become unbalanced because of his income and expenditure greater in expenditure. Mr. Hudori bought the motorcycle on credit. So, when the price of rubber is rising, Mr. Hudori can pay for it, but when the price of rubber again drops at this time, Mr. Hudori sometimes has to borrow money from neighbors to pay for the goods. For action in burdening rubber sap, Mr. Hudori uses vinegar and water. (Hudori, interview, rubber farmer in Padang Pelawi village, June 26, 2023.)

From the results of the interview above, it can be concluded that there are still many people in Padang Pelawi Village, Sukaraja District, Seluma Regency still do not understand the needs that must be put forward first. Most people in Padang Pelawi Village, Sukaraja District, Seluma Regency prioritize their wants rather than needs. (Interview with rubber farmers in Padang Pelawi village in June 2023).

When rubber prices are rising, people in Padang Pelawi Village, Sukaraja District, Seluma Regency are very fond of buying luxury goods, such as motorcycles, refrigerators and TVs and others on credit. So, when the price of rubber fell, people in Padang Pelawi Village, Sukaraja District, Seluma Regency had difficulty when paying for these credit items and to meet their needs. (Interview with rubber farmers in Padang Pelawi village in June 2023.)

People in Padang Pelawi Village, Sukaraja District, Seluma Regency are very dependent on the selling price of rubber sap. So, when the price of rubber falls, most people in meeting their needs sometimes people borrow money from their neighbors, owe money at stalls and look for other supplies. (Interview with rubber farmers in Padang Pelawi village in June 2023.)

Islamic Economic Views on Community Consumption Patterns in Padang Pelawi Village, Sukaraja District, Seluma Regency After Before and After the Decline in the Selling Price of Rubber Rubber

There are several values that must be applied in Islamic consumption are as follows (Rozalinda, 2015b).:

a. Balanced in consumption.

Islam obliges property owners to spend part of their property for the benefit of themselves, their families, and fisabilillah. Islam forbids miserliness, extravagance and squandering of wealth.

In accordance with the results of interviews with the eleven informants stated that when rubber prices were rising, the income and expenditure of the people in Padang Pelawi Village, Sukaraja District, Seluma Regency were balanced, so that their basic needs were well met from their more income. However, when rubber prices are falling, the income and distribution of people in Padang Pelawi Village, Sukaraja District, Seluma Regency are not balanced because people in Padang Pelawi Village like to buy luxury goods such as motorcycles, refrigerators and other goods on credit when rubber prices are rising. So that in meeting their basic needs, some people in Padang Pelawi Village, Sukaraja District, Seluma Regency often owe money to stalls and even borrow money from their neighbors. (Interview with rubber farmers in Padang Pelawi village in June 2023.)

b. Spending property in a lawful form and in a good way Jkl

Islam encourages and gives freedom to individuals to spend their wealth to buy good and halal goods to meet their needs. This freedom is granted by not violating the established boundaries, and does not pose a danger to the security and welfare of society and the state

In accordance with the results of interviews with the eleven informants, it was stated that rubber farmers in Padang Pelawi Village were appropriate in terms of spending their property in a lawful form only. However, some rubber farmers in Padang Pelawi Village use many actions in terms of burdening the scales when selling rubber sap so that these actions are not in accordance with Islamic teachings. The way rubber farmers burden them uses materials such as fertilizers, ant acid and others so that rubber farmers get personal benefits. (Interview with rubber farmers in Padang Pelawi village in June 2023.)

c. Prohibition of being royal (israf) and vain (tabzir)

The concept of consumption is a prohibition against the attitude of living luxuriously. A luxurious lifestyle is a destroyer of the individual and society, because it causes man to be bound by lust, depriving him of noble things and noble morals. A lavish lifestyle (Israf) was a factor that led to the destruction of society.

In accordance with the results of interviews with the eleven informants, it was stated that rubber farmers in Padang Pelawi Village when rubber prices were rising often bought luxury goods such as motorcycles. The motorbike is used by the community only to travel to the city and cannot be used to go to their gardens because of damaged road access. (Interview with rubber farmers in Padang Pelawi village in June 2023.)

Based on initial observations, some rubber farmers in Padang Pelawi Village sometimes buy drinks such as wine when they feel exhausted. So, the benefits after drinking the wine are only to restore energy. However, rubber farmers in Padang Pelawi village do not know the effects of the drink on their health if consumed excessively. (Preliminary observation, on April 26, 2023).

Conclusion

 The consumption pattern of the people in Padang Pelawi Village is very dependent on the selling price of rubber sap. So, when the price of rubber is rising for basic needs it can be fulfilled properly. However, at that time people also liked to buy luxury goods, such as motorcycles on credit. So, when the price of rubber is falling to meet their basic needs, sometimes people have to borrow money and find other supplies to meet their needs after paying for the credit goods. 2. The Islamic economic view on the consumption patterns of the people in Padang Pelawi Village is still not in accordance with the values in Islamic consumption. First, when rubber prices are rising, people are often wasteful in terms of consuming something, so their consumption is not balanced when rubber prices are falling. Second, some people in Padang Pelawi Village spend their property in halal form only and some people in Padang Pelawi Village also take actions that are not in accordance with Islamic teachings, namely by burdening rubber sap so that it becomes heavy when weighed. Third, people in Padang Pelawi village live in a luxurious style by buying expensive goods, but after that these items are no longer used.

SUGGESTION

- 1. People should know better what needs to prioritize. So, when the price of rubber rises or falls, it does not really affect its needs.
- 2. For rubber farmers must understand the values in consumption in Islam. Such as avoiding extravagance, actions that are not in accordance with Islamic teachings, and not living in a luxurious style.

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