

# PANIC BUYING AND HOARDING OF DRUGS DURING THE COVID-19 PANDEMIC IN THE PERSPECTIVE OF ISLAMIC ETHICS

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**Abstract:** *This study aims to analyze Islamic ethics towards panic buying and hoarding of medicines during the Covid-19 pandemic. Queues at pharmacies were seen in June-July 2021 as a phenomenon of public panic against Covid-19. The Minister of Health of the Republic of Indonesia issued Decree number HK.01.07/Menkes/4826/2021 concerning the Highest Retail Price of Drugs during the Covid-19 Pandemic to anticipate drug sellers hoarding goods and taking unfair profits. This study uses an interpretive descriptive qualitative approach. Research data were collected through literature study. The results show that there are Islamic ethics for sellers and buyers so as not to harm the community. Islamic ethics for sellers are (1) Fear of Allah so as not to be punished sinful; (2) Not taking advantage of the community's distress during the Pandemic; (3) Be qanaah by not refusing a small profit. Islamic ethics for buyers are : (1) Fear of Allah in order to accept disaster as Allah's will; (2) The rationality of consumption of Muslim families during the pandemic; (3) Prioritizing at-ta'awun or helping each other in emergency situations; (4) Be satisfied so that someone doesn't buy more than his need. This research is expected to be useful for sellers and consumers to behave Islamic ethics in responding to panic buying and ihtikar .*

**Keywords:** *Panic Buying, Hoarding, Covid-19 Pandemic, Islamic Ethics .*

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## Introduction

The global Covid-19 pandemic has had an impact on the Indonesian economy (Sumarni, 2020, p. 56). The economic impact of Covid-19 that can be seen is the number of employees being laid off and termination of employment by the company (Yamali & Putri, 2020, p. 386), which has implications for the lack of income and people's purchasing power, decreased production of goods and circulation of money in the economic cycle. (Kurniawansyah et al., 2020, p. 133) . The business sectors that have fallen are tourism, public transportation, hotels, shopping centers, restaurants and other businesses that rely on face-to-face contact with consumers (Musfiroh et al., 2021, p. 1051; Taufik & Ayuningtyas, 2020, p. 30). The tourism sector is also affected due to restrictions on community activities and people's reluctance to travel. Global tourist visits according to UNWTO data during January to October 2020 decreased by -72% compared to 2019 (Sugihamretha, 2020, p. 196; UNWTO, 2021) . The sectors that have survived during this pandemic are the health industry and innovative business activities with service models using e-commerce platforms or social media (Cahya et al., 2021, p. 862; Fitri & Bundo, 2021, p. 791; Taufik & Ayuningtyas, 2020, p. 30) .

The pandemic period for businesses is not an obstacle to profit. Some traders hoard goods to make them scarce in the market and then sell when prices rise (Hasan, 2020, p. 140) . The act of hoarding goods or ihtikar already existed at the time of the Prophet Muhammad. The stuff that was stockpiled at that time was staple food. The urgent needs of today's society are not only staple food. During a disaster emergency, the community needs medicines and fuel (Ariska & Albadri, 2018, p. 104) . Not a few of the business actors who take advantage of a disaster emergency to gain multiple benefits by hoarding goods even though religion and state law prohibit the practice. Law No. 7 of 2014 concerning Trade Article 29 prohibits the hoarding of basic necessities and essential goods in a certain time and quantity when goods are scarce, price fluctuations, and the traffic of goods sales is hampered (Tjiu et al., 2020, p. 723) .

People's concerns about the scarcity of goods and rising prices trigger panic buying. Panic buying occurred at the beginning of the Covid-19 pandemic in various parts of the world such as Singapore, Japan, Australia, Italy, Spain, UK, United States, Mexico, France, Egypt, Philippines, Hong Kong, and North Korea (SY Arafat et al., 2020, pp. 1–2; Sim et al., 2020) , also in Malaysia to a lesser extent than other countries (Ridzuan et al., 2021, p. 1) . Hand sanitizers and masks were items that were in high demand at the start of the pandemic. Masks containing 50 pcs whose normal price is around IDR 30,000 per box have increased 10 times to IDR 300,000 per box (Tjiu et al., 2020, p. 729) . Foods that are bought up by panic buying include milk, cereal, rice, bread, canned food, powdered milk, and baby food (Kaur & Malik, 2020, p. 11) . Basic needs are still purchased even though the price is higher than before. A study of 1188 respondents in the Chinese cities of Hubei, Beijing, Shanghai, Guangdong, Zhejiang, Jiangsu, Hebei, and Shanxi in China during the Covid-19 pandemic showed that many families were willing to pay 60.47 percent higher prices for fresh food in order keep supplies at home (E. Wang et al., 2020, p. 745) . Panic is considered natural because the whole world is facing the Covid-19 outbreak (Soenjoto & Mujiyono, 2020, p. 138) and it affects people's consumption patterns, including buying masks, hand sanitizers, and medicines in large quantities. This reaction can be justified because of concerns about the scarcity of goods (scarcity effect) and a feeling of insecurity (SMY Arafat, Kar, Marthoenis, et al., 2020) .

Previous research on Islamic ethics in the practice of ihtikar conducted by Salim Hasan (2020) concluded that the practice of ihtikar is not in line with Islamic business ethics and is not in accordance with the principles of balance, justice, unity, justice, free will, responsibility, and

truth (Hasan , 2020, p. 146) . Another study on the ethics of dealing with hoarding during the Covid-19 period was conducted by (Sobirova, 2020) who concluded that dispositional greed and opportunism were the main predictors of unethical behavior, thus hoarding scarce products and making a profit by reselling them with a fairly large profit margin. . Sabirova (2020) proposes to consider other moral or environmental factors in anticipation of hoarding during the COVID-19 pandemic. The ethical review in Sabirova (2020) is not from an Islamic perspective. Research by (Nuraini, 2019) concludes *ihthikar* is a prohibited act because it triggers unhealthy competition and damages market stability so that piety to God as part of ethics must exist in economic activities. Researchers see a research gap on Islamic ethics, especially for sellers and buyers on the practice of *ihthikar* and the phenomenon of panic buying which has not been specifically discussed in previous studies.

## Materials and Methods

### Panic Buying

Panic buying is a phenomenon of panic buying goods that arise when natural disasters and humanitarian crises occur (Chen et al., 2020, p. 57) . Panic buying is a psychological impact on abnormal behavior from the Covid-19 pandemic. Psychological factors that affect panic buying are: (1) Perpetrators feel that the handling of the outbreak carried out by the authorities has not been optimal; (1) Excessive publicity about people who make massive purchases in the market or in supermarkets that affect themselves and other people; (3) There is excessive anxiety so that people feel the need to store goods in sufficient quantities while surviving at home (Taylor, 2019) .

Panic buying behavior can be triggered by uncontrolled information on social media (Naeem & Ozuem, 2021) . The intensity of internet use increases during the pandemic and the media tends to provide information on developments or appeals related to Covid-19. It is undeniable that news updates regarding Covid-19 are influenced by the duration of interaction with the information media (Pratama & Yuliani, 2021, p. 18) . Panic buying behavior also triggered by fear of scarcity of goods , anticipation of future needs (Chua et al., 2021, p. 22) , desire to maintain the habit of providing needed goods (Sim et al., 2020) , increasing demand for goods, anticipating price increases and past experiences (SMY Arafat, Kar, Menon, et al., 2020, p. 6).

### Ihtikar

*Ihtikar* in Arabic means *al-jam'u* (gathering) and *al-habsu* (holding), which literally means piling up or hoarding goods (Kamal & Abdullah, 2018, p. 188) . *Ihtikar* is the practice of buying goods in the field and then hoarding them so that they are scarce (Tjiu et al., 2020, p. 722) . Goods are sold when the price rises so that they get a profit above normal (Ariska & Albadri, 2018, p. 95) . Someone is said to hoard goods or practice *ihthikar* if the goods purchased exceed their needs and the motive is to create scarcity so that it is difficult for people to get goods and then raise prices when demand for goods is high (Abd Sami, 2007; Firdaus, 2019, p. 153) . A person does not do *ihthikar* if the stockpiled goods are intended for distribution activities or the stockpiled goods are not the necessities of life for many people or goods stored in the form of food for household needs (Kamal & Abdullah, 2018, pp. 193–194) . Prophet Muhammad SAW forbade *ihthikar* and called the perpetrators as sinners . (Kamal & Abdullah, 2018, pp. 194–195).

Especially for hoarders of basic needs, namely food, Rasulullah SAW reminded that Allah will inflict leprosy and bankruptcy in commerce (Hakim, 2016, p. 327) . The perpetrators of *ihthikar* are convicted of sin ( *khathi*) because people find it difficult to get what they need (Wahyuni,

2010, p. 167) , causing inflation and destroying price stability (Kamal & Abdullah, 2018, p. 191) . The increase in prices due to *i htikar* causes a decrease in people's purchasing power and has an impact on the jamming of the foundations of the economy (Ariska & Albadri, 2018, p. 105) . *I htikar* harms self and others, destroys balance and contradicts the principles of unity, justice (balance), free will, responsibility, and truth (Hasan, 2020, p. 138) . The act of hoarding goods for public needs by business actors and speculators, especially during the pandemic, is contrary to Islamic teachings (Ilis, 2021, p. 197) . Hoarding of goods that benefit private individuals, if it harms many people, the interests of the people are prioritized (Sholihin, 2019, p. 196) .

### **Covid-19 Medicines**

When Covid-19 cases increased, there were 11 drugs that were considered to have the potential to cure Covid-19. Due to the high demand for these 11 drugs, some business actors have increased their prices in order to get a profit from selling medicines that are often bought by the public. So that the price of drugs can be reached by the public, the Minister of Health of the Republic of Indonesia Budi Gunadi Sadikin stipulates the Decree of the Minister of Health number HK.01.07/MENKES/4826/2021 concerning the Highest Retail Price (HET) for Drugs During the Covid-19 Pandemic Period. The decision applies to all sales of Covid-19 drugs in hospitals, health facilities, clinics and pharmacies.

Police officers and the Attorney General's Office are ready to enforce the law for business actors who increase drug prices above the HET. The eleven drugs are: 1. Favipiravir 200 mg (Tablet); (2) Remdesivir 100 mg (Injection); (3) Oseltamivir 75 mg (Capsule); (4) Intravenous Immunoglobulin 5% 50 ml (Infusion) (5) Intravenous Immunoglobulin 10% 25 ml (Infusion) (6) Intravenous Immunoglobulin 10% 50 ml (Infusion); (7) Ivermectin 12 mg (Tablet); (8) Tocilizrmab 400 mg/20 ml (Infusion); (9) Tocilizumab 80 mg/4 ml (Infusion); (10) Azithromycin 500 mg (Tablets); (11) Azithromycin 500 mg (Infusion). The regulation of drug prices is an effort by the Government to fulfill accountability and transparency to the public.

### **Islamic Ethics**

There are two words which are used interchangeably for the same purpose namely 'ethics' and 'morals'. Both are from the Latin 'ethos' and 'mores' which both mean the same, namely 'habit'. In its use, ethics and morals are synonymous with 'akhlak' which in Arabic means 'behavior' (Juliyani, 2016, pp. 63–64) . Morals have the same root as the Creator and creatures. The eyes of Islamic ethics are sourced from the Al-Quran and Hadith to be a guide and standard in good and bad behavior (Haryanto, 2016, pp. 52–53) . Islamic economic ethics is a science that discusses aspects of good and bad in economic behavior by paying attention to the extent to which their actions can be known according to reason (ratio) and guidance from the Koran and Hadith (nash). Economic ethics is part of morality because both of them discuss the good and bad of human behavior (Baidowi, 2016, p. 242) .

Ethics when associated with business is the moral norms or rules in business, both as an organization or entity as well as its business relationships with stakeholders. Business in Islam is not only looking for short-term profit in the form of profit but seeking the pleasure of Allah and in the long term, namely social and personal responsibility to the community (Koni, 2017, p. 77) . In doing business, Islamic ethics has advantages when compared to a capitalist economy. Islamic ethics follow the example of Rasulullah SAW who puts forward sincerity, eases the burden on others, is honest, trustworthy and avoids unfair business competition (Latif, 2017, p. 162) .

## Method

This study uses a qualitative approach with descriptive-interpretative analysis techniques. The qualitative approach is based on a scientific paradigm that comes from a phenomenological view (Zaluchu, 2020, p. 32) . Descriptive means telling or revealing phenomena that occur. Interpretive means explaining social or cultural events based on the experience and perspective of the researcher. Interpretive descriptive research describes the problem based on the understanding of the researcher to describe the object of his research, describe or tell his views on the object of research. This type of research is *library research* , which collects data and information related to *panic buying* and *ihhtikar narratives*. Data collection techniques are documentation of various relevant literature including books, journals and previous research. Discussion of research results is carried out by reviewing critically and comparing them with relevant theories (Moleong, 2017) .

## Result

### Panic Buying and Ihtikar Drugs

A study by Arafat et al. (2020) by analyzing 613 of 784 respondents showed that the factors that influence *panic buying* include fears of scarcity of goods, increased demand for goods, the importance of goods for buyers, anticipation of price increases, news rumors, social learning, lack of trust, handling by government, and past experiences (SMY Arafat, Kar, Menon, et al., 2020, p. 6) . Public reactions to *panic buying* can also be triggered by excessive news posting on social media about *panic buying* by friends, relatives, and other people who are not known , thereby increasing the fear of running out of goods (Roy et al., 2020, p. 6) . Most people worry about themselves and their family members being infected with Covid-19, and few people can maintain a good psychological mood during the pandemic period (HH Wang & Hao, 2020, p. 2924) .

Consumption behavior during the pandemic shows changes in the goods consumed, tastes, ways of shopping and price considerations are ruled out for pharmaceutical products. (Fikriyah, 2021, p. 22) . The most real panic in the pharmaceutical sector, namely that most of the drugs that are effective for curing Covid-19 have been purchased by the public . *Panic buying* The purchase of Covid-19 medicines in Indonesia occurred in June -July 2021 which provided opportunities for pharmacies and hospital/clinic pharmacy installations to sell medicines at prices that were not uniform throughout Indonesia. For this reason, the Government has set HET for 11 Covid-19 drugs as stated in in the Decree of the Minister of Health of the Republic of Indonesia number HK.01.07/Menkes/4826/2021 . The government as a policy maker must be prepared to deal with the unintended consequences of pandemic health regulations (Prentice et al., 2020, p. 12) , including the readiness of law enforcement by the National Police and the Attorney General's Office for business actors.

*Ihtikar* of drugs and medical devices during the Covid-19 pandemic is prohibited under Law Number 8 of 1999 concerning Consumer Protection . \_ Apart from causing price increases and scarcity, *ihhtikar* drugs and medical devices hinder the handling of healing and health together . From an Islamic perspective , sanctions should be given to perpetrators because hoarding of goods is considered a public crime (Razali, 2020, p. 91) . Based on Article 62 of Law No. 8/1999 , the sanctions imposed on business actors and/or their management are in the form of imprisonment for 5 years and a fine of Rp . 2,000,000,000.00 . Sanctions are also imposed on business actors who advertise or make false statements about a business product being sold.

Government supervision to prevent *ihtikar* and protect the common good can be strengthened by giving *ta'zir* punishments (Judge, 2016, p. 329; Nawawi, 2020; Razali, 2020, p. 91; Wahyuni, 2010, p. 170) and severe criminal sanctions (Cahyani, 2020, p. 40) .

Price regulation is a government intervention to regulate market mechanisms when prices are not fair (Putra et al., 2019, p. 190) . The policy of the Prophet SAW refused to regulate prices and left it to the market to form prices because according to him the market price was a fair price (Kamal & Abdullah, 2018, p. 187) . Government intervention is needed The government must provide a comfortable environment for producers, investors and consumers. Such an environment will demand the prohibition of all types of activities, the production of illegal goods and services, monopolistic practices, usury in all its forms, as well as monitoring the quality of all goods and services. Pricing in such cases may be necessary and acceptable to legal experts (Mahri et al., 2021, p. 327) , for the benefit of the people and the interests of the community can be resolved (Zaini, 2018, p. 198) .

### Islamic Ethics for Sellers

Islam gives freedom to business people in determining the level of profit as long as it does not violate the Shari'a and the principle of buying and selling. The purpose of sharia is the realization of *maqashid sharia* so the public interest preferably in various aspects of muamalah . Market control, conspiracy, monopoly ownership are forbidden cases in which the seller sets a high price and the buyer buys in a forced state ( *bai ' al - mudhthor* ) ( *Muhlizar* , 2019, p. 69) . Disaster emergencies such as the Covid-19 pandemic have changed individual behavior into exploitative ones, especially the tendency to hoard products so as to trigger scarcity and seek profit with large margins. Factors of dispositional greed and opportunism as the main triggers of this unethical behavior (Sobirova, 2020, p. 27) .

Business actors are not prohibited from taking more than 100% profit as long as the selling price of the goods does not exceed the market price and does not take advantage of the buyer's negligence. Taking advantage of the buyer's ignorance of the price and quality of goods can be considered to be *gabn* or duping (Nasution, 2018, p. 95) . The selling price with 100% profit is in the history of Urwah Al-Bariqi when Rasulullah SAW gave him 1 (one) dinar to buy a goat. He was able to bargain the price so that he got two goats at a price of 1 (one) dinar. On the way to the Messenger of Allah, there was a person who offered one of his goats at a price of 1 (one) dinar and then he sold it. He handed over to Rasulullah SAW a goat and 1 (one) dinar from selling another goat. Rasulullah SAW blessed Urwah Al-Bariqi to take 100% profit and prayed that his business would always be blessed. (Shabiran & Herwanti, 2017, p. 88) .

The seller may increase the price more than 100% of the capital price for several reasons, namely following market prices, rare and unique goods, and high demand for goods. Zubair bin Awwam once bought a plot of land on the outskirts of Medina for 170,000 dinars then his son Abdullah bin Zubair sold the land for 1,600,000 dinars or 9 times the profit (Nasution, 2018, p. 88) . This multiplied profit is because the selling price of the land follows the market price.

Ali bin Abi Talib when he was caliph once went around in the market carrying a stick calling on traders to fear Allah, trade in a good way and perfect the measurements and scales. (AlMuslih & AsShawi, 2001, p. 64) and do not refuse even a slight advantage. He was worried that traders would not get big profits by rejecting small profits (Al-Muttaqi al-Hindi, 2010, p. 282) . In an emergency during the Covid-19 pandemic, a little profit is more a blessing than a lot of profit but violates the rights of others to get what they need. A person's religiosity

motivates them to do better activities because the purpose of their work is not only to seek the world but also the hereafter and the pleasure of Allah (Filatrovi et al., 2021, p. 1141) .

Fraudulent practices in the market \_ \_ generally very detrimental to society. Islam gives strict sanctions for traders who commit fraud in trading practices . The moral sanction of the Prophet Muhammad SAW is not recognizing fraudulent traders in his group (Nizar, 2017, p. 314) . When fraud in the market is carried out massively and has become a habit in society such as the Madyans who cheat on the scales, Allah will inflict massive and devastating punishment (Ahmad, 2018, p. 258; Muhammad, 2020, p. 163) .

Majma Al-Fiqh Al-Islami in the OIC congress in Kuwait in 1988 stated decision No. 46 (8/5) concerning the Limit of Merchant Profits, namely: (1) Basically, religious rules and arguments free people from trading their property as long as it is in accordance with the provisions sharia according to the word of God in QS An-Nisa: 29; (2) There is no certain percentage of sales profit that is set for business actors but is left to the conditions of commerce with due observance of Islamic adab in this case such as *qanaah*, mercy and convenience; (3) There are many arguments that require transactions to be free from *ghisy* , fraud, counterfeiting of goods, profit engineering, and hoarding of goods that harm public or special interests (Majma Al-Fiqh Al-Islami, 1988) . Profit is not limited as long as it is carried out in accordance with sharia principles and traders are *qanaah* . This ethical element is the determining factor in the formation of prices when two people transact during a pandemic, as Rasulullah SAW said that God's love is given to people who are easy when selling, buying and demanding rights, or in other words God's grace will fall when the parties who transactions are mutually tolerant (Muzaiyin, 2019, p. 81) .

The ethics that need to be fostered are to create community comfort during the pandemic, prosocial nature, honesty and humility of the community to refrain from doing *ihhtikar* (Columbus, 2021, p. 6) . Earning as much profit as possible in commerce is not prohibited if it does not violate Allah's rights, individual rights, and public rights (AlMuslih & AsShawi, 2001, p. 64) . Fraud by business actors because, for example, hiding the disgrace of goods only harms that one individual , but *ihhtikar* harms public rights because it causes scarcity of goods and increases in prices.

Price is a combination of *supply* and *demand forces*, and fair prices are formed by market mechanisms with the interaction between consumer demand and producer supply (Kasdi, 2016, pp. 18–19) . Perfect competition market is the most ideal market structure because business actors are free to compete in and out of the market so that they obtain the same information. On the other hand, monopoly and oligopoly markets create inefficiencies where there is asymmetric information and creates injustice (Mahri et al., 2021, p. 16) . If price increases are not engineered , unplanned and occurs naturally as a result of disaster and prices are formed naturally because of supply and demand, the profit of traders from rising prices is Allah's sustenance which is lawful for traders. Rasulullah SAW refused to fix the price of food soaring, the increase occurred naturally because it would oppress traders, namely reducing the profit they should get from the price increase. (Tarmizi, 2019, p. 191) .

### **Islamic Ethics for Buyers**

The future is difficult to predict and no one in this world knows for sure what will happen in the future. Future events are God's knowledge that cannot be reached with any sophisticated technology (Badi'ati, 2020, p. 54; Rifai, 2020, p. 231). Storing food or goods can be justified to

anticipate all risks that may occur tomorrow, especially during the Pandemic. Risk is a *sunatullah* so that one cannot avoid it but tries to eliminate or reduce it (Afiqoh & Laila, 2018, p. 168) .

In the Qur'an and Hadith, references are found regarding the permissibility of storing food reserves. In the Qur'an there is a story of Prophet Yusuf (as) recommending the King of Egypt to save the harvest for seven fertile years. The king also appointed Prophet Yusuf as treasurer of Egypt to manage food reserves to meet the needs of the people during a seven-year famine and avoid food crises and hunger (Mukti, 2019, p. 35) . In a hadith, it is narrated from Umar bin Khattab that the Messenger of Allah (SAW) kept his family's food needs for one year (Ginting, 2016, p. 58; Munawwarah, 2021, p. 97) . Also in the hadith it is stated that the Prophet Muhammad forbade Saad bin Abi Waqqas ra. willed more than a third of his wealth so that the heirs he left behind were not poor until they stretched out their hands to humans (HR Bukhari Muslim) (Tarmizi, 2019, p. 192) . The three narrations allow a person to save money or goods for tomorrow's needs if it is done in normal times, not when something emergency happens.

People need to store staple foods during the pandemic in sufficient quantities . The government should provide information and literacy to the public about the maximum quantity of household goods purchased during the pandemic so that it is not said to be *ihthikar* (HH Wang & Hao, 2020, p. 2924) . The pandemic situation requires every member of the community to buy their basic needs but Islamic ethics prioritizes *at-ta'awun* or helping each other in emergency situations.

*Panic buying behavior* can be carried out by people at every income level (Yoshizaki et al., 2020, p. 1), but not all community members have sufficient financial capacity when goods are not available or the price rises due to scarcity. This behavior is contrary to the rule of *laa dhororo wa laa dhirooro* (no harm to self or others) quoted by MUI in fatwas regarding the Covid-19 outbreak (Mahmud et al., 2020, p. 227) . The rationality of consumption of Muslim families during the pandemic is adjusted to income. The fluctuations in income received must be addressed with piety and faith. The number of family members and financial allocation are the basis for being rational in consumption (Anam & Sariati, 2021, p. 53) .

After knowing that the behavior of *ihthikar* and *panic buying* endanger other people and there is a brother's right to goods that are in wholesale, then someone will be *q a naah* to buy enough . The act of eliminating harm in society can bring up the nature of *ihsan* , namely: good deeds favored by Allah as mentioned in QS A I - Baqarah : 195 .

## Conclusion

*Panic buying* and *ihthikar* medicines are carried out because of concerns that there will be a shortage of goods and the rising prices of goods are unaffordable. The increase in demand for goods is used by sellers to take advantage. Islam does not prohibit business actors from making profits in buying and selling, but there is an ethic when goods are urgently needed during a disaster emergency.

Islamic ethics for sellers are (1) Fear of Allah so as not to be *punished khoti* or sin as perpetrators of *ihthikar* which causes scarcity of goods and price increases ; (2) Not taking advantage of the community's distress during the Pandemic by increasing prices beyond the market price; (3) Be *qanaah* by not rejecting small profits and expecting blessings from the trade .



Islamic ethics for buyers are (1) Fear of Allah in order to accept disaster as Allah's unavoidable will; (2) The rationality of consumption of Muslim families during the pandemic is adjusted to income; (3) Prioritizing *at-ta'awun* or helping each other in emergency situations; (4) Be qanaah and understand that *panic buying* and *ihtikar* can become *israf* if you buy more than you need.

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