

Ideal spending practices in town during the pandemic

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COVID-19 comes, and we are struggling as a family to maintain the same quality of life at the moderated cost of living to guarantee shared well-being, covering different beliefs but earned the same philosophical thoughts.

At home, the sources of income are typically broken down into three paradigms of breadwinners. A breadwinner is best described as a person who earns money to keep a family member servicing both needs and wants, where the former are prioritised before the second departure of the latter can take place.

One may find a source of income from a family drawn from a working husband, who earns money from his labour to feed the family members at a satisfactory level.

One may find a source of income is derived from a single mother, who earns money from a confined source but is aimed at improving life without begging.

In our society, however, you may find a couple who has double income that can become as a buffer of happiness should the extended needs and wants are brought into play. Some couples are endowed children whilst some are not. The latter is best described as "double income no kid."

The deliberated needs and wants of family members are shaped and translated the income earned to a preferable amount of happiness that leads to the formation of an extended horizon of well-being

to jack up bliss for all layers of individuals.

Given this thought, two questions are answered. Q#1 What are ideal spending practices during the pandemic. Q#2 What are growing issues related to the ideal practices?

Generally speaking, two types of spending can be found in our society. The first spending is linked to the spiritual implication in which one's asset is spent to claim the reward in the hereafter from the Almighty. This includes the fulfilment of positive and voluntary measures associated with the charitable giving or donation.

The second spending is linked to the spending of wealth for meeting the needs of oneself and his family members. Before one can spend his wealth to others, it is always a vital decided decision to meet his own need along with family members and relatives. He has to prioritise the need of his spouse and children before a helping hand are extended to many.

Theoretically and practically, there are at least five (5) ideals spending practices that can help jack up the well-being of an individual including the people surrounding him.

BUYING ONLINE The buying through online platforms offers a systematic and planned behaviour typically when the buying is directed to basic needs which have an instrumental

when a couple is jointly made a purchase. It offers a sufficiency in terms of price harmonisation and dedicated times for the selected goods to be bought. Online platforms offer to buy flexibility at any point in time, anyplace.

SECOND OPINION The best person to provide opinions when purchasing today is the one who will adversely be impacted when a breadwinner makes an awkward stance on the unequivocal decisions on the buying patterns. This also suggests that family members, mainly the spouse and children have a great opinion to be considered.

Take their opinions will augment the well-being of the family not only stretched to the breadwinner but also extended to all. The spending is moulded based on the quality and quantity, where pricing and selected types come into play.

MAQASID BUYING It is worth mentioning that the buying that includes the maqasid al-Shariah can escalate the patronisation of the products bought that prevents wastages and extravagance purchases. One favours to prioritise the buying items and ranked them according to the needs rather than wants.

This can optimise the spending for refined consumption that leads to annexes of gratification that goes to all varied biology needs of family members.

THREE TIMES CASH WITHDRAWALS During the pandemic, cash is everything when buying basic items that make a great result on our sustainability. To ensure sufficiency, it is important to withdraw cash from ATM in which the cash withdrew is used to buy wet products sold by fisherman and vegetables by petty traders, to mention some.

Three times cash withdrawals are defined as follows - the first during the paycheck, the second during the normal day and the third is during the month end. All are transacted for precautionary purposes when the constraints are found.

SPEND ON EFFICIENT VEHICLE If one has more than one vehicle, the pandemic is the time that judges which of the vehicles used is useful to make a better living. One is learnt to choose a vehicle that offers an enhanced fuel efficiency to gain saving and peace of mind.

Some upshots are expected when spending according to these submitted points. At one point, if our culture has been secularised, the idea of fair and planned

spending may be diverged to entertain only a single shape of consumption that is worldly consumption at the expense of the ukhrawi consumption. Of course, the social equilibrium is then confined to the existing scale without any improvement. The awareness is at least the key to contend this flaw explaining its root sourced from our good hearts, crystallised in the dedicated actions.

We also acknowledge the development of the new shape of poverty called "digital poverty" that is viewed to be wider when the consultation of the pandemic that confines our jobs has been added to our current definition of poverty. The distribution of digitalisation is greater in the urban areas whilst it is not in their rural peers. The government has its cogent gauge to address this engendered thought.

Besides, ideal spending practices may differ among

folks, reflecting their differences in the holding of cognitive, affective and importantly conative. The points raised here are useful to extend to different types of characters, subject to weighed humanistic powers to ensure the positivity is greater than that of the negativity.

In everything we do, "spend the money we own" and "don't spend the money we owe" for the elongated border of religious satisfaction and well-being, where shared happiness and peace of mind are brought into play, at least.

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MALYSIAN COCOA BOARD: 30 November 2020

WET COCOA BEANS (SEN/KG)	DRY COCOA BEANS (RM/METRIC TON)												
				SMC 1			SMC 2			SMC 3			
	CENTRE	HIGH	LOW	AVG	HIGH	LOW	AVG	HIGH	LOW	AVG	HIGH	LOW	AVG
TAWAU	-	-	-	6850	6850	6850	6700	6700	6700	-	-	-	-
TENOM	-	-	-	6850	6850	6850	6700	6700	6700	-	-	-	-
BERNAM	-	-	-	-	-	-	-	-	-	-	-	-	-
B DATOH	-	-	-	-	-	-	-	-	-	-	-	-	-
A TAWAR	-	-	-	-	-	-	-	-	-	-	-	-	-
B PAHAT	-	-	-	-	-	-	-	-	-	-	-	-	-
MUAR	-	-	-	-	-	-	6400	6400	6400	-	-	-	-
JERANTUT	-	-	-	-	-	-	6500	6500	6500	-	-	-	-
RAUB	-	-	-	7200	7200	7200	6900	6900	6900	-	-	-	-