

MEASUREMENT OF POVERTY INDICATOR: POVERTY LINE INCOME VIS-À-VIS HAD KIFAYAH

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Abstract:

The reported poverty situation in Malaysia is described as unrealistic when the poverty line income (PLI) used only measures poverty through the income dimension. At the same time, many other dimensions need to be taken into account to describe the actual poverty in the country, even though the national PLI has increased from RM 980 in 2005 to RM 2,208 in 2019. However, the PLI is still important to determine who is eligible for assistance. Thus, this article aims to discuss the methods of determining poverty from conventional and Islamic perspectives. This study uses a qualitative approach that involves data collection methods by documentation and library research. In analysing, this study uses a descriptive approach method. The data collected is then analysed and clarified. This study found that the assessment of poverty according to both perspectives is the same, where the income aspect is the main criterion in determining poverty. At the same time, the multidimensional poverty index is used to look at other dimensions of poverty more holistically.

Keywords: Poverty, Unidimensional, Multidimensional, Had Kifayah

INTRODUCTION

Efforts to eradicate poverty have been carried out earlier in most developing countries, which on average have lower incomes than developed countries. This effort can be seen through the cooperation of 192 United Nation (UN) member

states in the Millennium Development Goals (MDGs) to eradicate extreme poverty and hunger. It was later replaced by the Sustainable Development Goals (SDGs), which aim to zero poverty in any way and wherever. For example, in Malaysia, poverty reduction performance

through the New Economic Policy (NEP) has been successfully reduced from 49.3 percent in 1970 to 0.2 percent in 2019 (Department of Statistics Malaysia, 2020).

Although various poverty eradication programs have been implemented, the problem of poverty still exists. The income inequality gap is seen to be more significant after the national PLI was increased from RM 980 in 2005 to RM 2,208 in 2019. Through this new rate, the poverty rate increased to 5.6 percent or a total of 405,441 poor households. According to the Department of Statistics Malaysia (2020), a total of 182,100 people, equivalent to 12.4 percent of the population in rural areas, are categorized as poor. Similarly, the number of urban residents who fall into the poor category is higher, at 223,300 people, although the percentage is much lower, at 3.8 percent. This shows that poverty eradication programs need to be given special attention to the urban poor.

According to Gopal et al. (2021), the important step to eradicate poverty is how poverty is interpreted. Reason for this is that the definition of the concept of poverty differs according to time and country. In addition, various reasons contribute to a country's poverty, such as natural disasters, droughts, wars, and so on, which causes the interpretation of poverty to differ. Therefore, the existing poverty measurement is not able to identify poverty well, which in turn affects the provision of assistance and incentives to those who need assistance. For example, Laily (2017) states that measuring poverty is not an easy task. This is because emerging issues are still debated until now, such as data problems, interpretations in determining the poor, questions about basic needs and income required by a household with a different share of each member, and those living in poverty and vulnerability areas.

In addition, the report released by UN representative Philip Alston was very shocking when it was reported that Malaysia used inaccurate calculation methods to measure the actual level of poverty. He suggested that the Malaysian government review a more accurate calculation method. According to him, the poverty line used by the government is unrealistic with the current cost of living, which is RM 980. This rate allows a household with four family members to live on RM 8 a day or less (Alston, 2019). According to Ahmed

Razman Abdul Latiff, Senior Lecturer of Universiti Putra Malaysia (UPM), the determination of the poverty line is not limited to physical factors that are only based on household income. It should, however, be extended to the social aspect by taking into account the cost of expenses and location impact on the cost of living (Wan Noor Hayati, 2017).

Thus, this article will discuss the method of determining poverty involving the interpretation of the concept of poverty in general. This discussion also emphasizes the differences in the interpretation of poverty from a unidimensional and multidimensional point of view, as well as from the point of view of had kifayah.

HAD KIFAYAH

In addition to the conventional approach, Islam has measured poverty based on the had kifayah. Literally, had kifayah or sufficiency line is an approach used to measure the adequacy of expenditure by comparing the gross income and minimum expenditure of a family or individual. The Selangor Zakat Distribution Management Fatwa 2002 defines the had kifayah as the distribution of zakat to asnaf and poor individuals who need to meet their real basic needs (LZS, 2010).

Within the discussion of maqasid shariah (objective of shariah), the dharuriyyah needs is a basic and fundamental needed by human beings such as food, clothing, shelter and other appropriate needs (Sugeng & Asmak 2016). Yet, in the current context, Mansor et al. (2017) argue that elements and rates within the had kifayah need to be evaluated and improved according to current needs conditions. It depends on the circumstances of a place, time and individual. The elements that need to be reviewed to complete one's life in line with current life are such as communication-related needs, books and children's learning equipment at the school or university level. However, the determination of this component is up to each state zakat institution. It is important to note that the had kifayah are different depending on the number of household members and age groups in the household (Ahmad Fahme et al., 2014).

The had kifayah is a tool to measure poverty. Simply put, it is a measure of a person's adequacy to bear expenses for the basic needs of

himself and his dependents (Abdul Rahman Talib & Hasan Ahmad, 2019). The measure of adequacy is compared to the gross income and minimum expenses of a family or individual. This is because the results obtained are more specific and accurate in determining the status of a zakat applicant, whether rich, poor or poor. The Selangor Zakat Distribution Management Fatwa 2002 defines the had kifayah as the distribution of zakat to asnaf and poor individuals who need to meet their real basic needs. With that, zakat institutions should apply this method so that the determination of the poor becomes more accurate and zakat assistance is more focused and managed (LZS, 2010). Meanwhile, the 85th Federal Territory Islamic Law Consultative Committee Meeting convened on 3 December 2013 has improved the definition of had kifayah, which is the had kifayah in terms of the minimum rate for basic needs in one's life. The had kifayah of zakat is the dividing line between those who have to pay zakat and those entitled to receive zakat (Azman et al., 2017). Therefore, those whose income is less than the had kifayah are eligible to receive zakat. Meanwhile, those who earn more than the had kifayah have to withdraw zakat. In other words, the had kifayah is a level that exceeds the level of the poor and needy. From the aspect of percentage, it can be said that the poor are at the level of 30 percent, the needy are 80 percent, and the had kifayah is 100 percent (Anggoro & Asmak, 2016). The setting of had kifayah varies and changes according to time and place. Therefore, the government plays a role in determining the had kifayah (Uwais, 2004). For example, in Malaysia, the setting of the had kifayah count differs between states.

Hasanah (2017) stated that the had kifayah in Malaysia is defined as the amount of basic needs that can be referred to the national PLI. The basic facilities include homeownership, access to electricity and water supply, garbage collection facilities, access to education and health services, and household equipment and facilities. Basic facilities are also the primary data source for measuring poverty using the Multi-Dimensional Poverty Index (MPI) method (Department of Statistics Malaysia, 2020). Upon examination, the researcher found that the measurement based on income or financial approach in the had kifayah is almost the same as the PLI.

In determining the had kifayah, the State Islamic Religious Council (MAIN) and the zakat institution have set six elements as a measure of the had kifayah, namely food, shelter, clothing, health, education and transportation (Abdul Rahman Talib & Hasan Ahmad, 2019). There are six aspects of basic needs: protection, food, clothing, medicine, education, and transportation (MAIWP, 2021).

- i. Expense coverage provides coverage for the entire house, including house rent, water bills, electricity bills and other related items.
- ii. Meals of all food items and beverages consumed by household members, including outside the home.
- iii. All forms of clothing worn by household members such as school, work and other related attire.
- iv. Medicine refers to all forms of medicine taken by household members such as public hospitals, pharmacies and other related.
- v. Education refers to all the education costs of household members such as tuition fees, books, and other related matters.
- vi. Transportation refers to all costs paid by the household members, such as fare costs and other related costs.

This element of the had kifayah was also stated by Imam al-Nawawi, where the had kifayah must comprise everything regardless of clothing, food, shelter and those related. Moreover, the study conducted by Zulfaqar et al. (2018) discussed the elements of had kifayah based on the views of ulama 'fuqaha', namely clothing, food and drink, shelter, home furnishings and wage earners depending on qualifications, horses, books, marriage, carpentry tools and skills. In addition, the authors also added elements that are relevant to today's realities, such as medicine and care, education in schools and universities, cars, communication devices, computer, and laptop equipment, as well as home appliances. The fuqaha also underline that the had kifayah must contain some important elements that human beings desire to achieve the benefits of life. Among them are those matters related to food and beverages, clothing, shelter and equipment, education, health, marriage, transportation and

communication tools (Hamza, 2017). Moreover, Mansor et al. (2017) stated that other elements of needs should be taken into account in the had kifayah such as employment, a sum of money for daily living, costs of supporting family life, as well as current needs that can bring a person out of poverty for the long term.

The setting of the had kifayah in Malaysia is determined by the zakat institution and is used as a benchmark for the minimum needs of a household in a month. Based on the determination rate, amil zakat will determine the applicants who are eligible and not eligible to receive zakat (Sarah et al. 1976). However, the basics of had kifayah items need to be determined in line with the concept of maqasid Shariah and then adapted to current and local circumstances (Azman et al., 2017). This is one of the approaches to the concept of maqasid Syariah.

Based on previous studies, researchers found that there is no fixed determination in determining the elements in the had kifayah. This is because this determination is under the responsibility of the government. However, there are two important aspects that need to be taken into account in determining the had kifayah items, namely:

- i. Determination based on Maqasid Syariah by taking into account the needs of daruriyyat, hajiyyat and tahsiniyyat, and
- ii. Taking into account current needs and costs.

This had kifayah calculation compares the household income of the individual applying with the total monthly expenditure required. An individual is eligible to receive zakat assistance if the total calculation of the had kifayah is higher than the income (MAIWP, 2020). If the eligibility of the individual applying exceeds the had kifayah, then it is necessary to issue zakat

(Mansor et al., 2017). However, based on some considerations, taking into account certain difficulties, individuals whose income exceeds the had kifayah are also eligible to receive zakat based on the following criteria (LZS, 2020):

- i. The employment status of the applicant is either permanent or temporary.
- ii. Applicants or family members face chronic health problems, illnesses that require ongoing treatment costs or a limb disability that prevents them from actively working.
- iii. Applicants are elderly or unable to work.
- iv. The applicant has many dependent children.
- v. Working mothers or single fathers who need additional childcare costs while working.
- vi. Other difficulties identified.

Thus, the had kifayah determines the income and minimum expenditure requirements for an individual in Islam. Yet, it does not necessarily require a specific rate (Mansor et al., 2017). According to the Islamic method, this measurement is then compared with the western theory, which is the Alkire Foster method. The analysis results found that there are similarities of indicators in both methods in meeting basic human needs. However, the method in Islam first takes the lead in determining the indicators of the poor and needy with the provision of the obligation to pay zakat.

COMPARISON OF METHODS OF DETERMINING POVERTY FROM A CONVENTIONAL AND ISLAMIC PERSPECTIVE

Table 1: Comparison of Poverty Determination Methods from Conventional and Islamic Perspectives

<i>Determining aspect</i>	Conventional	Islam
<i>Measurement</i>	Unidimensional and multidimensional	Had Kifayah

<i>Rate</i>	Based on the income value of the poverty line income (PLI)	The minimum basic needs rate is set based on the current cost of living.
<i>Indicator</i>	Individuals with undervalued incomes PLI and deficiencies from other dimensions are poor.	Determining those who are eligible to receive zakat and pay zakat.
<i>Aim</i>	Unidimensional only determine poor households in terms of income. Multidimensional also determines "who is poor" based on aspects of that dimension another.	Determining the adequacy of the daily basic needs of an individual and his dependents.

Based on Table 1 above, in determining the poverty of unidimensional measurement is considered limited in its measurement and cannot reflect the reality of actual poverty. PLI is a guide in Malaysia set by the Economic Planning Unit and the Prime Minister Department based on the Household Income & Basic Amenities Survey Report (HIS&BA) 2019 issued by the Department of Statistics Malaysia (DOSM). Here, individuals with incomes below the PLI are considered poor. In addition, the PLI value that standardizes all households is the same regardless of any changes or the tendency of a household to become poor. Therefore, as long as the household income is below the PLI value, it is categorized as poor. Therefore, a multidimensional measure of poverty was developed to identify "who is poor" and the level of poverty of a household as a whole. At the same time, MPI also helps identify aspects of exclusion other than income.

The had kifayah is different in that this measurement differentiates those who are eligible to receive zakat and those who have to pay zakat. The had kifayah is the rate set by the zakat institution where the had kifayah for each state is different when compared to the calculation by the Economic Planning Unit (EPU), which is more uniform in determining the poor and the extreme poor based on the Poverty Line Income (PLI).

In addition, the had kifayah differs from the PGK and the multidimensional poverty index because the had kifayah plays a role in determining the adequacy of the daily basic needs of an individual and his dependents. PGK,

on the other hand, only determines the limits of the *al-kafaf* of the community. That is, it only meets the lowest needs in the community. Therefore, if a household's income is less than the prescribed rate, it will put the household in a difficult situation to continue survival.

From the aspect of the dimension of poverty determination, the multidimensional poverty index and the had kifayah complement the unidimensional measurement of poverty, namely the income aspect. Here, the dimensional components in the multidimensional poverty index are education, living standards and health. The same is true of the additional had kifayah in the dimensions of transportation, food, and clothing.

CONCLUSION

Based on the interpretation of poverty given, it can be concluded that poverty is a state of deprivation, especially basic needs such as food, health and others due to low household income levels. In essence, multidimensional measurements and had kifayah were developed to complement unidimensional measurements using income only, which are not intended to replace these unidimensional measurements. This is because unidimensional measurements are still essential to identify those who need assistance. Therefore, poverty needs to be seen holistically, not only depending on income-based measurement but also multidimensional. This is because an overview is needed to identify poor households more accurately. Overall, these three approaches are complementary to enable a household to meet basic needs at a minimum.

ACKNOWLEDGEMENT

The highest appreciation is given to the Ministry of Higher Education Malaysia (MOHE) and Universiti Teknologi MARA (UiTM) for sponsoring the FRGS research grant fund (600-IRMI/FRGS 5/3 (390/2019) entitled “Multidimensional-Based Poor and Needy Asnaf Determination Study in Zakat Institutions in Malaysia”.

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