

Comparative Analysis of Had Kifayah and Multidimensional Poverty Index as Poverty Measurement in Malaysia

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ABSTRACT

The measurement of poverty is an essential instrument for comprehending the socio-economic well-being of a nation's population and devising effective strategies to mitigate it. Currently, zakat institutions in Malaysia rely on the Had Kifayah (HAK) method to categorise an individual's poverty status by classifying their asnaf status. On a larger scale, the establishment of the Multidimensional Poverty Index (MPI) presents an alternative method for assessing poverty, emphasising the non-monetary dimensions of deprivation that individuals may experience. This study conducts a comparative analysis of two distinct poverty measurement frameworks, namely, HAK and the MPI to assess their applicability and effectiveness in capturing the multifaceted nature of poverty in Malaysia. The study employed an extensive literature review and comparative analysis of the two different poverty measurement tools. The findings of this study contribute to the ongoing debate surrounding the choice of poverty measurement tools in Malaysia. It sheds light on the advantages and shortcomings of both Had Kifayah and the MPI in capturing the complex and evolving nature of poverty in the country. The study recommends that zakat institutions complement the HAK method by incorporating the MPI, which can effectively measure the degree of deprivation that an asnaf may encounter.

Keywords: Poverty measurement; Had Kifayah; Multidimensional Poverty Index; Zakat

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INTRODUCTION

The assessment of poverty holds significant importance in the realms of social policy, economic development, and the fair distribution of resources. Accurate and complete evaluations of poverty are imperative in order to have a thorough grasp of the welfare of a country's populace and to formulate efficient methods for poverty alleviation. From an Islamic perspective, zakat institutions play an indispensable role in an effort to alleviate poverty among Muslims. Presently, zakat institutions in Malaysia have employed the concept of Had Kifayah as their primary threshold for assessing poverty. The HAK method has been

used to identify the *asnaf* status of an individual. A person can be categorised as poor or destitute *asnaf* if the monthly income of the household is less than the HAK threshold. Had Kifayah, rooted in Islamic principles of equity and social justice, represents the minimum level of resources required to fulfil basic human needs, such as food, shelter, and clothing.

In recent years, there has been a noticeable change in the research understanding of poverty within the field of economics. The transition has been accompanied by the formation of diverse alternative frameworks for conceptualising poverty, including the capability approach, the human development approach, and the multidimensional poverty approach (Zailani et al., 2023). On a global front, the Multidimensional Poverty Index (MPI), which was formulated by Alkire and Santos (2010), has been regularly published by the United Nations Development Programme's Human Development Report on a worldwide scale. The MPI offers an alternative perspective on poverty measurement by capturing deprivations across multiple dimensions simultaneously. Introduced by the United Nations Development Programme (UNDP), the MPI has gained international recognition for its ability to provide a more holistic understanding of poverty. It takes into account the interconnectedness of different aspects of poverty, acknowledging that individuals and households can experience deprivation in various dimensions simultaneously.

The study aims to contribute to the ongoing discourse on poverty measurement in Malaysia by conducting a comparative analysis of the Had Kifayah and MPI approaches. The study seeks to assess the applicability and effectiveness of these two distinct poverty measurement frameworks in capturing the multifaceted nature of poverty in Malaysia. By evaluating their strengths and limitations and analysing the implications for poverty estimates and policy development, this research aims to inform policymakers, researchers, and practitioners about the suitability of these methodologies in the context of Malaysia's evolving socio-economic landscape.

PROBLEM STATEMENT

Presently, zakat institutions in Malaysia are relying on the HAK method to determine the *asnaf* status of an individual and help design the type of zakat assistance channelled to the qualified individual. Nonetheless, the HAK method is derived from a monetary-based poverty measurement and, thus, may ignore other areas of deprivation that a person may encounter. The emergence of COVID-19 has had a multifaceted impact on individuals' well-being and poverty levels, extending far beyond the monetary dimension. The HAK method, which is a unidimensional poverty measurement that only focuses on the income dimension, fails to capture other dimensions of deprivation faced by the poor and destitute. Hence, a multidimensional poverty measurement tool is needed to complement the current poverty measurement tool employed by zakat institutions.

LITERATURE RESEARCH

Poverty from Islamic Perspective

Islam, as a comprehensive religious system encompassing all aspects of existence, provides explicit principles and criteria on this matter. It is important to highlight that the vast majority of Islamic discourse about economic development and poverty revolves around a concept known as Maqasid al-Shariah (Beik & Arsiyanti, 2016). According to the principles of Maqasid al-Shariah, the preservation of five fundamental aspects, namely faith (*din*), the human personality (*nafs*), intellect (*aql*), posterity (*nasl*), and wealth (*mal*), holds significant

importance in the context of human existence. According to Chapra (2008), Maqasid al-Shariah can be perceived as the fundamental Islamic framework for addressing the causes of poverty and its implications for development. The concept of poverty in Islam encompasses more than mere monetary deprivation, extending to spiritual deprivation that is intricately connected to one's beliefs. In general, poverty from Islamic point of view can be categorised into two distinct types which are the material poverty, which pertains to lacking basic material necessities, and spiritual poverty, which refers to the absence of spiritual fulfilment. Spiritual poverty is commonly defined as a state of dissatisfaction with the provisions bestowed by Allah (Tahir et al., 2019). Poverty is regarded as a significant social and ideological issue within the context of Islam due to its potential to hinder societal growth and impede the ability of Muslims to meet their socio-religious obligations to Islam and the community. In order to attain *al-falah*, as prescribed in Islam, it is imperative to include intangible elements while assessing poverty.

HAK as Poverty Measurement used by Zakat Institution

In Malaysia, zakat institutions are currently applying the HAK technique as a means of allocating zakat funds to eligible *asnaf* recipients. The term "Kifayah" in Arabic denotes adequacy, sufficiency, or adequacy for sustaining life. From a practical standpoint, HAK can be defined as a level of sustainable needs that aligns with Islamic teachings. This encompasses several dimensions, such as housing, nutrition, education, transportation, and medical provisions. Given that the administration of zakat in Malaysia has been decentralised to the states, it is the responsibility of each zakat institution to establish the appropriate threshold amount for the calculation of HAK. The Department of Waqf, Zakat, and Hajj has established a set of rules to ascertain the threshold level of HAK. These recommendations incorporate the concepts of Maqasid al-Shariah, which encompass the safeguarding of faith, health, life, self, and money. Accordingly, the HAK factor encompasses fundamental requirements such as clothing, sustenance, transportation, security, and education (JAWHAR, 2007).

In general, households whose income falls below the HAK requirements are classified as poor or destitute *asnaf*. The HAK metric serves the purpose of ascertaining the minimum income level necessary to meet essential daily needs. This determination is based on several variables, including age, household size, and other relevant characteristics. In Malaysia, the process of assessing the HAK involves classifying a family into five distinct groups. These groups include the household head, working adults aged 18 years and above, unemployed adults aged 18 years and above, children enrolled in university or college, children attending school between the ages of 6 and 17 years, and children below the age of 5 years. The calculation of the HAK differs across different states in Malaysia due to fluctuations in the costs of goods and services (Farid, 2010).

To demonstrate an example of the HAK threshold, Table 1 below illustrates the rate of HAK employed by the Majlis Agama Islam Wilayah Persekutuan (MAIWP) in Kuala Lumpur across several categories. The HAK rate denotes the minimum amount required by a family for each unit within a given category. The calculation of the necessary income for the household was conducted based on its composition and subsequently compared to the total income of the household. If a household's total income is less than the HAK required, he or she is classified as poor or destitute *asnaf* by the zakat institution and qualified to obtain financial assistance.

Table 1: HAK rate requirements by MAIWP

No	Category	HAK rate (RM)
1	Head of household (rent house)	1,120.00
2	Head of household (own house)	620.00
3	Working adult (above 18 years)	315.00
4	Non-working adult (above 18 years)	245.00
5	Teenagers (13-17 years old)	290.00
6	Children (7-12 years old)	250.00
7	Children (5-6 years old)	230.00
8	Children (below 4 years old)	210.00
9	Children attend university/college	260.00
	Additional item (if applicable)	
10	Disable household member	260.00
11	Household with chronic disease	260.00
12	<i>Mualaf</i>	260.00
13	Problematic household	260.00
14	Parents stay together	260.00

Source: MAIWP, 2023

Multidimensional Poverty Measurement: Establishment of the MPI

The poor are those who lack the means to attain a minimally acceptable standard in several aspects of their economic well-being. There is a growing global interest in the examination and analysis of multidimensional poverty. The capability and social exclusion approaches have been embraced by policymakers and researchers as they incorporate multiple dimensions and non-monetary variables. The capability method developed by Sen (1987, 1993, 1999) represents an expansion of traditional poverty measurements that relied solely on monetary measures for evaluation. This approach incorporates other non-income factors, such as literacy rates, life expectancy, and living standards, in order to provide a more comprehensive assessment of poverty. In recent times, the Multidimensional Poverty Index (MPI), developed by Alkire and Santos (2010), has been regularly published in the Human Development Report by the United Nations Development Programme (UNDP) on a global level. The global Multidimensional Poverty Index (MPI) employs the poverty measuring paradigm developed by Alkire and Foster (2007), which encompasses deprivations in health, education, and living conditions. The MPI has gained prominence as a tool for measuring poverty beyond income or consumption and has gained significant universal acceptance since numerous nations have incorporated it into their poverty measurement frameworks alongside traditional income-based indicators. The dimensions and indicators assigned to the global MPI were closely linked to the Sustainable Development Goals (SDGs). In contrast to the poverty line income (PLI) method, the MPI concept involves the identification of individuals who do not satisfy the established norms for minimum needs or functioning (Alkire & Santos, 2014).

Table 2: Dimensions, indicators, and cut-off points of the global MPI

Dimension	Indicator	Deprivation cut-off	Related SDGs
Education	• Years of schooling	• No household member has completed 6 years of schooling	• SDG4: Quality Education
	• Child enrolment	• A school-aged child is not attending school in years 1 to 8	• SDG4: Quality Education
Health	• Mortality	• A child has died in the family	• SDG3: Health and well-being
	• Nutrition	• An adult or child for whom there is nutritional information is malnourished	• SDG2: Zero hunger

Standard of Living	• Electricity	• The household has no electricity	• SDG7: Affordable and clean energy
	• Sanitation	• The household has unimproved or no sanitation facility or its improved but shared with other households.	• SDG6: Clean water and sanitation
	• Drinking Water	• Household’s source of drinking water is unsafe or safe drinking water is 30-minute or longer walk from home, roundtrip.	• SDG6: Clean water and sanitation
	• Cooking fuel	• Household cooks using solid fuel	• SDG7: Affordable and clean energy
	• Housing	• The household has inadequate housing materials in any of the three components: floor, roof or walls	• SDG11: Sustainable cities and communities
	• Assets	• The household do not own more than one of these assets: radio, TV, computer, telephone, bicycle, motorbike, animal cart, or refrigerator and does not own a car or truck	• SDG1: No poverty

Source: Alkire et al., 2020

The MPI method utilises the AF methodology from one of the new family of poverty measures developed by Alkire and Foster (2007, 2011), the adjusted headcount ratio, M_0 . There are several attributes leading to the widespread use of M_0 such as the fact that the measure is robust when using ordinal or cardinal variables since it dichotomizes a person’s achievements into “deprived” or “non-deprived” (Alkire & Santos, 2014). In addition, the measurement satisfies dimensional monotonicity in which M_0 will increase if the poor person becomes deprived of an additional indicator (Alkire & Foster, 2011). Next, the measure can be broken down into population subgroups, indicating that the M_0 of a society as a whole can be calculated by summing the poverty levels of each subgroup, weighted by their respective population sizes.

The MPI has been widely used at the country level (Alkire & Shen, 2017; Battiston et al., 2013; Bronfman, 2014; Chen et al., 2019) and group or district level (Deka, 2018; Henao-Cespedes et al., 2021; Wang & Wang, 2016). Mohanty (2011) investigated multidimensional poverty in India and showed that inequality was a major contributor to poverty prevalence. In China, Alkire and Shen (2017) used data from the China Family Panel Studies (CFPS) to employ the Alkire Foster (AF) approach to conclude that China's global MPI value is low and has been declining over time. By using MPI to analyse the child poverty scenario, Qi and Wu (2019) found a significant disparity in multidimensional poverty among Chinese children in rural and urban areas, although there is no significant difference in child income poverty between rural and urban areas. In a recent study conducted in India, Roy and Chakraborti (2023) discovered a notable discrepancy in both income and multidimensional poverty levels in the regions of Salboni and Binpur. The utilisation of two distinct measurements to calculate poverty incidence yielded highly divergent figures.

In the local setting, the application of the MPI has also been observed within a specific demographic group. Solaymani and Kari (2014) employed the MPI as a tool to assess the extent of poverty among fishing villages. Their findings indicate a significant prevalence of poverty, since nearly all fishermen were identified as being multidimensionally poor. Ismail et al. (2018) found disparity between income poverty and multidimensional poverty among the respondents to the Agropolitan Projects in Lipis. Solaymani et al. (2019) performed a study to evaluate the multidimensional poverty status of retirees who are associated with the Malaysian Employee Provident Fund (EPF). The results indicated that women demonstrated

greater degrees of deprivation in multiple areas, such as education, transportation, homeownership, and income level, in comparison to men.

Multidimensional Poverty Index established in Malaysia 11th Plan

The Malaysian Multidimensional Poverty Index (MPI) was officially developed in 2015, in alignment with the Eleventh Malaysia Plan (11MP), a comprehensive five-year development plan to be implemented from 2016 to 2020. The primary objective of the MPI was to establish a comprehensive framework for assessing the progress of lower-income Malaysians towards achieving middle-class status. The MPI was perceived as an additional complement to the Poverty Line Index (PLI), which has been employed as an instrument for assessing income-based poverty since the 1970s. The significance of the MPI in monitoring the advancement of the bottom 40% (B40) was emphasised by 11MP. The Multidimensional Poverty Index (MPI) was developed by the Economic Planning Unit (EPU) of the Prime Minister's Department in collaboration with the Department of Statistics Malaysia (DOSM) and with technical guidance from experts at the Oxford Poverty and Human Development Initiative (OPHI).

Table 3 presents an overview of the dimensions, indicators, and cut-off points that have been used in the Malaysian Multidimensional Poverty Index (MPI). This index has served as a prominent instrument for assessing multidimensional poverty in Malaysia until recent times. It is noted that the Malaysian MPI encompasses four dimensions, including education, health, living standards, and income, along with 11 indicators. The total weighted value of the four dimensions is 1, and thus, each dimension contributed 1/4 of the total weighted value. The weight of each dimension is calculated by proportionately dividing the weighted value of each dimension according to the number of indicators available. For instance, each indicator under the education dimension carries a value of 1/8, derived from the computation of 1/4 divided by 2, since there are two indicators assigned under the education dimension.

Table 3: Dimensions, indicators, and cut-off points and weight by the MPI (11MP)

Dimension	Indicator	Cut-off point	Weight
Education	• Years of schooling	• All household members aged 17-60 have less than eleven years of education	1/8
	• School attendance	• Any school-aged children (aged 6-16) not schooling	
Health	• Access to health facility	• Distance to health facility is more than 5 kilometres away and no mobile health facility is provided	1/8
	• Access to clean water supply	• Other than treated pipe water inside house and public water pipe/standpipe	
Living standard	• Conditions of living quarters	• Dilapidated or deteriorating	1/24
	• Number of bedrooms	• More than 2 members per room	1/24
	• Toilet facility	• Other than flush toilet	1/24
	• Garbage collection facility	• No facility	1/24
	• Transportation	• All members in the household do not use private or public transport to commute	1/24
	• Access to basic communication tools	• Does not have consistent fixed line phone or mobile phone	1/24
Income	• Mean monthly household income	• Mean monthly household income less than PLI	1/4

Source: Economic Planning Unit, 2015

METHODOLOGY

The study was carried out through a comprehensive evaluation of the relevant academic literature about the progress and development of poverty measurement methodologies. The study incorporates a variety of academic sources, including journal articles, books, online resources, and seminar proceedings. The study employed an inductive approach in order to arrive at its result. This process entails conducting a comprehensive review of the relevant literature in order to acquire a thorough comprehension of the subject field.

FINDINGS AND DISCUSSIONS

The study reveals that both HAK and MPI aim to identify and examine a person's poverty scenario. Nevertheless, the findings highlight that HAK and MPI are significantly different in terms of approach. While HAK is derived from monetary-based items, MPI focuses on both monetary and non-monetary aspects of well-being. The HAK is computed from the cost needed for a household to fulfil their basic needs, which include the need for education, transportation, food, clothing, and others, based on the requirements of the household. An individual can be classified as poor or destitute *asnaf* if the total household income earned is less than the HAK threshold. This reflects that HAK is using income as an indicator in determining the poverty status of an individual. HAK has its advantages in that the elements used to derive the poverty cut-off threshold are derived from basic necessities, which are in line with the principles of Maqasid al-Shariah. Based on the HAK method, the determination of an individual's *asnaf* status also considers the composition and scenario of the household members, including factors such as the number of children enrolled in school, the number of children not engaged in employment, and other relevant considerations. Incorporating household member composition into poverty measurement enhances the comprehensiveness of data collected at the policy level and facilitates the allocation of resources that are more pertinent to the specific needs of households. Nonetheless, the HAK approach has predominantly focused on addressing material necessities, such as food, clothing, and housing, potentially neglecting further aspects of poverty, such as access to education, healthcare, and social inclusion. The limited scope of this particular emphasis may fail to encompass the complete range of deprivation encountered by the poor and destitute *asnaf*.

Meanwhile, the MPI analyses the poverty scenario of an individual from a multidimensional lens. Although the global MPI does not incorporate a monetary dimension, the MPI released by the Malaysian government includes both monetary and non-monetary dimensions in the MPI measurement. The application of MPI helps to identify different forms of deprivation that an individual may experience. This includes access to healthcare, social protection, education, and other forms of social support. In addition to the headcount of poverty, the MPI is also able to analyse the intensity and overlapping areas of deprivation that an individual may experience. To identify if a person should be classified as multidimensionally poor, individuals who experience deprivation in at least one-third of the ten weighted indicators are classified as multidimensionally poor.

Table 4: Comparison between HAK and MMPI

Poverty Measurement / Attribute	Had Kifayah (HAK)	Malaysia Multidimensional Poverty Index (MMPI)
Approach	Monetary	Both monetary and non-monetary
Dimension	Income	Education, health, living standards and income
Foundational philosophy	Maqasid al-Shariah	Capability Approach
Poverty cut-off point	Household income less than	Sum of deprivation score more than

	HAK threshold	1/3 of total deprivation score
Outcome	Number of poor or destitute <i>asnaf</i>	Indicators and dimensions deprived, Incidence of multidimensional poverty and the Intensity of deprivation
Flexibility	HAK threshold amount can change based on the current living cost/price of items.	Allows for additional or modification on dimension, indicator and deprivation cut-off points.

The findings corroborate that both poverty measurement tools aim to help identify the poverty status of a person and have their own advantages. The study recommends that zakat institutions incorporate both poverty measurement tools in understanding the nature of poverty faced by Muslims, particularly the poor and destitute *asnaf*. Although HAK is designed to be in line with the Maqasid al-Shariah, which focuses on safeguarding the five dimensions, the establishment of MPI is able to capture different aspects of deprivation that the poor or destitute *asnaf* may encounter. It is worth highlighting that HAK should incorporate considerations for fluctuations in living expenses, differences across regions, and shifts in living standards over the course of time.

In addition, the study recommends integrating other pandemic-related indicators into the assessment of the MPI. The emergence of the COVID-19 pandemic has changed the dynamic of poverty and requires more relevant indicators to be integrated under the MPI. For instance, the MPI should measure access to online learning platforms, which includes the availability of online learning devices. In addition, the indicator used should be in line with the economic development level of a country such as Malaysia. The use of less ambitious indicators in multidimensional poverty measurement could result in understating the incidence and intensity of poverty recorded. For instance, the indicator of access to basic communication tools should integrate internet connectivity as part of the deprivation cut-off point. The COVID-19 pandemic has brought renewed emphasis to the need for internet connections in several aspects of life, including remote work and virtual education (Alkire et al., 2023). The incorporation of this indicator into the MPI enables decision-makers to effectively monitor the digital gap and ensure equitable access to online resources for all individuals.

CONCLUSION

The selection of the methodology used to assess poverty carries substantial policy consequences. An in-depth analysis of Had Kifayah and MPI in Malaysia can offer significant insights into the potential effects of poverty alleviation measures and the improvement of social policy. Had Kifayah has its advantages as a poverty measurement tool for zakat institutions, particularly its alignment with Islamic values and cultural relevance. However, the HAK method, which is a monetary-based poverty measurement, ignores other non-monetary areas of deprivation that the poor or destitute *asnaf* may encounter. As a result, zakat institutions may choose to complement Had Kifayah with more comprehensive poverty measurement approaches to better address the multifaceted nature of poverty. Although HAK is designed to be in line with the Maqasid al-Shariah, which focuses on safeguarding the five dimensions, the establishment of MPI is able to capture different aspects of deprivation that the poor or destitute *asnaf* may encounter. The analysis of the study reveals that the choice between Had Kifayah and MPI should not be seen as a binary decision but rather as a complementary approach. In the contemporary global landscape, the issue of poverty is shaped by a multitude of circumstances, encompassing elements such as educational accessibility, healthcare provisions, and employment prospects. The need for *asnaf* to maintain an adequate standard of living extends beyond mere financial considerations. Therefore, it is crucial for zakat institutions to incorporate non-monetary poverty indicators in

order to gain a more comprehensive understanding of poverty-related concerns and the various elements that affect the welfare of poor and destitute *asnaf* in Malaysia. A combination of both frameworks could yield a more comprehensive understanding of poverty, capture both cultural and universal dimensions, and help devise zakat assistance resources. The incorporation of non-monetary poverty measurement is also in line with the concept of poverty asserted from an Islamic point of view.

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