

## **Non-Monetary Poverty Measurement in Malaysia: A *Maqāṣid al-Sharī‘ah* Approach**

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### **Abstract**

*Islamic organizations such as zakāt institutions conceptualize poverty from the monetary perspective to identify the poor group. Despite being the most common method of measuring poverty in Malaysia and many other countries, there are some drawback in the monetary approach. For instance, non-monetary factors such as type of dwelling, ownership of wealth and healthcare which reflect quality of life are not included. Thus, a more comprehensive poverty measurement is deemed appropriate to reflect poverty. The objective of the paper is to propose an Islamic poverty measurement, proxied by Islamic Poverty Index (IPI). The present study is a quantitative study consisting of three main stages. Firstly, consensus of scholars were sought in deciding the dimensions of the IPI and their indicators. Secondly, weightage determination of each of the dimensions and thirdly, cutoff points or thresholds were determined. The results of the study confirmed that there were five dimensions of IPI incorporating maqāṣid al-Sharī‘ah principles with religion and physical self with the highest weighted dimensions followed by knowledge, offspring and wealth. In addition, thirteen variables were identified as the main components of the IPI. Thus, this empirical study was able to propose a non-monetary measurement that is envisaged to reflect the multidimensional phenomena of poverty in a more holistic way and is expected to have an impact on Islamic organizations as it given new perspective of measuring poverty.*

**Keywords:** Poverty, Multidimensional, Islamic Poverty Index, Monetary Poverty Measurement

**JEL Classifications:** O10, O11, O12.

## 1. Introduction

Islamic institutions in Malaysia play a variety of socioeconomic roles such as poverty alleviation. To perform this role, these institutions face a major task in identifying the poverty group. Most of these institutions measure and operationalize poverty from the monetary perspective using variables such as income, expenditure or consumption. According to Yusuf Al-Qardawi (1980), Islam outlines the self-sufficiency for an individual as the availability of basic food, drinks, shelter and other basic needs as defined by the society in which he or she belongs to. In addition, Al Sabai explains that the minimum living standard is inclusive of having family, housing and transportation (Monzer, 1982). Failure to attain this stipulated needs qualifies individuals to be poor. Poverty is not only complex and multi-dimensional in nature, it goes beyond the notion of income and encompasses social, economic and political deprivations (Shirazi and Amin, 2009).

The main objective of the paper is to present a non-monetary poverty measurement from an Islamic perspective. The proposed Islamic Poverty Indicator (IPI) consists of *maqāsid-al Sharī'ah* (objective of the religion) dimensions, namely religion, knowledge, physical-self, offspring and wealth. The IPI, formulated using the weighted index method is expected to exemplify poverty from a multidimensional perspective. This paper is organized as follows. The next section outlines the literature review whereas the methodology undertaken in this study is deliberated in section 3. Section 4 present the findings of the study. Finally, the conclusion and recommendations of the study were highlighted in the final section.

## 2. Literature Review

Presently *zakāt* institutions in Malaysia use the monetary method to conceptualize poverty. The Poverty Line Income (PLI) and Had al Kifayah (HAK) method is commonly utilized to determine the poor. However researchers have argued that the current monetary approach is unable to reflect the multidimensional nature of poverty. Due to these reasons, policy makers and researchers in developed nations have opted for other approaches such as capability and social exclusion approaches which are multidimensional in nature that includes non-monetary indicators as mentioned by researchers such as Sen (1977, 1987, 1992); Nasbaum (1997, 2003); (2000, 2003); Waggle (2005, 2008, 2009); Alkire and Foster (2007, 2010) and Ravallion (1998, 2012). The UNDP developed the Human Poverty Index (HPI) and Human Development Index (HDI) through the studies by Sen and recently introduced the Multidimensional Poverty Index (MPI) developed

by Alkire and Santos (2010). The HPI measured poverty from three dimensions namely, the mortality rate (short life), knowledge and the overall standard of living (access to private and public resources). Similarly, health, education and standard of living has been included in the MPI using ten indicators. It is obvious that MPI has been extended from the HPI with the addition of new indicators although the dimensions were quite similar.

Nolan and Whelan (2010, 2012) highlighted that non-monetary indicators together with monetary data would be able to improve the measurement and understanding of poverty especially in rich countries. Employing the MPI, Awan et al. (2011, 2012) measured poverty in Pakistan by using the data of Pakistan Social and Living Standard Measurement Survey 2005-06. The study used nine dimensions such as electricity, asset, water, sanitation, housing, education, expenditures, land and empowerment. Results indicate that majority of Pakistan's households are deprived in five dimensions: empowerment, land, housing, sanitation and asset. In another study, Shirvanian and Bakhshoodeh (2012) found out that education and housing are vital dimensions that should be addressed by policy makers in Iran to combat poverty. Alternatively, Ali and Ahmad (2013) asserted that healthcare and education are critical aspects of poverty alleviation based on their multidimensional poverty study in Punjab, Pakistan.

In Malaysia, studies on multidimensional poverty was embarked by Mohd Fauzi et al. (2007, 2009) who focused his study on Malaysian natives. Specific dimensions that contributed to the high poverty incidence of natives such as social and economic exclusion such as education facilities, healthcare and infrastructure were highlighted. Another study by Che Mat et al. (2012) was undertaken in Baling, a district in Kedah, a state in northern Malaysia. Education, health, standard of living and wealth were chosen to represent the dimensions of poverty. These researchers used five different thresholds to identify the poor group, thus yielding the poverty rates which were all much higher compared to the PLI method.

Although multidimensional poverty have now been researched widely in the mainstream economy, studies have been lacking in the Islamic world except for studies by Islamic Relief (2008) and Rasool et al. (2011, 2012). These authors suggest the five principles of *maqāṣid al-Sharī'ah* principles as the dimensions of the poverty measurement, namely religion, physical self, knowledge, offspring and wealth.

### 3. Methodology

The dimensions in the IPI would be based on human needs (*maqāṣid al-Sharī'ah*) principles according to Islam as mentioned by JAWHAR (2007), and Rosbi and Sanep (2010). The proposed IPI would be based on the MPI developed by Alkire and Santos (2010). The main difference between the proposed IPI and the MPI developed by Alkire is the weightage in IPI is not equal in accordance to the *maqāṣid al-Sharī'ah* principles as suggested by Al-Ghazalli who pioneered these principles (Kamali, 2009). According to Al-Ghazalli, the objective of the Sharī'ah or *maqāṣid al-Sharī'ah* is to promote well-being of all mankind which lies in safeguarding their religion, physical-self, knowledge, offspring and wealth and are in a hierarchy. Another scholar, Shatibi concurs with these five objectives of Sharī'ah and their hierarchical sequence. Although majority of scholars do agree with the five dimensions of *maqāṣid al-Sharī'ah* proposed by Al-Ghazalli and endorsed by Shatibi, there are scholars who argued on the hierarchical sequence proposed by these two scholars (Salleh and Rasool, 2013). Thus, in the present study expert opinion was chosen to determine whether the hierarchy of the dimensions in the Malaysian settings at the present time is similar to the ideas of Al-Ghazalli and Shatibi. Although expert opinion could lead to biasness, this problem was reduced by choosing a panel of expert with vast experience in the field of poverty. In addition, the selected experts have various background such as Islamic economics, Islamic studies, development economics, Islamic development etc.

The overall process of the IPI formulation consist of three steps. Firstly, consensus of scholars who are be experts and experienced in the practice of *zakāt* were sought in deciding the dimensions and each of their indicators with the assumption that all indicators in a particular dimension are equally weighted. These selected dimensions and indicators were then sent to selected experts to examine its face validity. Secondly, weightage of each of the dimensions were calculated based on the rankings given by the scholars. The function of the weightage is to reflect the importance of each of the dimensions in the index. Thirdly, IPI computation and interpretation together with threshold determination were carried out. The overall expert review were undertaken through face to face interview involving a few rounds.

The non-monetary poverty measurement, the Islamic Poverty Indicator (IPI) was formulated in accordance to *maqāṣid al-Sharī'ah* principles, incorporating the methods by Alkire and Santos (2010). The formula for IPI is as below:

$$IPI_w = (W_1PS + W_2WE + W_3OS + W_4KN + W_5RE) \times 100\% \quad (1)$$

where

PS- physical self, WE-wealth, OS-offspring, KN-knowledge, RE-religiosity and

$W_1, W_2, \dots, W_5$  - weightage

## 4. Empirical Results

### 4.1. Dimensions, Weightages and Indicators

All the experts agree with the five dimensions of *maqāṣid al-Sharī'ah* principles. The non-monetary measurement, IPI is shown by the following equation, with the weightage of each dimension derived from the rankings determined by expert review as shown by Table 1:

$$IPI = (0.252PS + 0.129WE + 0.138OS + 0.186KN + 0.295RE) \times 100\% \quad (2)$$

The equation shows that 29.5% of poverty is contributed by spiritual factors, followed by 25.2% physical self, 12.9% wealth, 18.6% knowledge and 13.8% offspring. Thus, the spiritual dimension is with the highest weightage, about 30%. On the other hand, wealth is the lowest weightage dimension contributing almost 13% to the incidence of poverty. Hence, this result shows that experts in the present study have identified that all the dimensions as relevant and significant in the Malaysian context and are in accordance to the hierarchical sequence as proposed by Al-Ghazalli and Shatibi. Next, indicators agreed by more than 75% of the experts were used as the main criteria to decide the final list of variables to be included in the IPI. Initially a number of indicators were listed based on various sources such as Waggle (2005, 2008, 2009), JAWHAR (2007), Islamic Relief (2008), Alkire and Santos (2010), Rosbi and Sanep (2011), Alkire and Foster (2012), Awan et al. (2011, 2012) and Che Mat et al. (2012). The final indicators in the study were derived through expert review where thirteen indicators from five dimensions were identified (Table 2). Firstly, religiosity is considered as an important dimension of human needs. It is inclusive of religious knowledge, religious obligation, contribution and mosque activities. Secondly, physical self are physical needs in daily life such as healthcare and quality of dwelling or living place. Thirdly, knowledge or mind development is essential in developing the intellectual level and skills of individuals. It is inclusive of education level and skills. Fourthly, family or offspring are an important element of human needs. Finally, wealth accumulation such as savings or investments and ability to generate income or revenue from economic activities complete the formulation of the IPI.

**Table-1**  
**Results of Weightage Determination of Dimensions**

Dimension	Rank by Experts										Value Assigned										Mean	Wi					
	x 1	x 2	x 3	x 4	x 5	x 6	x 7	x 8	x 9	x 0	x 1	x 2	x 3	x 4	x 5	x 6	x 7	x 8	x 9	x 0	x 1	x 2	x 3	x 4			
Religiosity	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4.429	0.295
Physical Self	2	2	2	1	2	1	1	1	2	1	2	2	4	4	4	3	4	4.5	4.5	3	4	5	3	4	4	3.786	0.252
Wealth	4	4	4	1	5	2	2	1	5	5	1	4	5	5	2	2	2	3	1	3	2	3	1	1	3	1.929	0.129
Knowledge	3	3	3	1	3	3	2	1	3	4	1	3	3	3	3	3	3	3	2	2	3	2	3	3	3	2.786	0.186
Offspring	5	5	5	1	4	4	2	1	4	3	1	5	4	2	1	1	1	3	2	1	2	3	2	3	3	2.071	0.137

**Table-2**  
**Indicators, Weightage and Threshold**

Variables	Relative Weight (%)	Deprived if .....
<b>RELIGIOSITY</b>		
Religious knowledge	7.4	Household head has no basic religious knowledge
Religious obligations	7.4	Not Performing of religious obligation
Contribution	7.4	No contribution to close family members
Mosque activities	7.4	No attendance at mosque programmes
<b>PHYSICAL SELF</b>		
Dwelling	12.6	Dwelling is deteriorating
Health & not disabled	12.6	Household member with serious disease and disabled
<b>WEALTH</b>		
Employment type	4.3	Household head without permanent job
House ownership	4.3	Household do not own house (land)
Savings & investment	4.3	Household head or members without savings and investment
<b>KNOWLEDGE</b>		
Education level	9.3	Household head did not attend secondary school
Skills	9.3	Household head without any skills
<b>OFFSPRING</b>		
No of children	6.9	Household without children
Attend schooling	6.9	Any children did not attend school

#### 4.2. Weightage of Indicators and Cut-Offs

After determining the indicators to be included in the IPI, the weightage of each indicators was calculated to determine the contribution of each indicators. The total relative weightage of the thirteen indicators would be 100, exemplifying if a households is deprived of all the thirteen indicators, meaning a household is completely deprived of means to perform daily activities to lead a decent living. The relative weightage of each indicator is obtained by dividing the weightage of each dimensions with the number of indicators in each dimension as shown by Table 2.

The next step is to decide the cutoff point or the threshold at two level, one at the indicator level and the other at the index level. At the indicator level, deprivation of a particular indicator could be interpreted as a threshold. For example, if a household do not have basic religious knowledge, then this inadequacy of religious knowledge is the threshold of religious knowledge. At the index level, if the total score of Total Weightage of Indicators (TWI) is more than the threshold value, denoted by K which would be determined by by the researcher, than the household would be defined as poor. From an Islamic point of view, a individual or household is defined as poor if the household needs acquired is less than the total need whereas destitute is a situation where the household is unable to sustain even 50% or half of the needs. From a monetary point of view, this cutoff point is easily identified based on the PLI or HAK method. However from the non-monetary perspective, it is difficult to quantify the 50% or 100% level of needs. Alkire and Santos (2010) used  $K=30\%$  in her study with the assumptions that a deprivation of 30% is sufficient to classify the household as poor. These value was obtained from a rigorous exercise of applying different K values to the index formulation. For this study, 3 cutoff points or thresholds is selected. Each cutoff consist of K1 that represents poverty line whereas K2 represents destitute threshold. Thus, the three IPI are constructed based on the cutoff points as shown by Table 3.

**Table-3**  
**Threshold (Cutoff) of IPIs**

Islamic Poverty Index (IPI)	<i>Cut off</i> for Poor (K1)	<i>Cut off</i> for Destitute (K2)
IPI1	40	70
IPI2	45	75
IPI3	50	80

#### 4.3. Poverty Determination Across Different Thresholds

For IPI1, the cutoff or threshold is decided based on K1 (total weightage of indicators) = 40% and K2=70%. For IPI2, the cutoff or threshold is decided based on K1 (total weightage of indicators) = 45% and K2=75%. For IPI2, the cutoff or threshold is decided based on K1 (total weightage of indicators) = 50% and K2=80%. Table 4 presents the various possible situations of deprivations and the status of poor based on the score of Total Weightage of Indicators (TWI) calculated. For instance, in situation 1, the household is deprived of all indicators in the two dimensions with the smallest weightage, namely offspring and knowledge, then the household is not poor according to all the IPI1, IPI2 and IPI3



because the calculated TWI is less than the cutoff point or threshold of the three IPIs which are 40 (IPI1), 45(IPI2) and 50 (IPI3):

$$TWI = 4.3+4.3+4.3+6.9+6.9 = 26.7$$

**Table-4**  
**Determination of Poor and Destitute**

Situation	Deprived Indicators*					TWI	IPI1	IPI2	IPI3
	R	PS	K	OS	W		K1=40, K2=70	K1=45, K2=75	K1=50, K2=80
1	0	0	0	2	3	26.7	not poor	not poor	not poor
2	0	0	2	2	3	45.3	poor	poor	not poor
3	0	1	2	2	3	57.9	poor	poor	poor
4	0	2	2	2	3	70.5	destitute	poor	poor
5	4	2	0	0	0	54.8	poor	poor	poor
6	4	2	1	0	0	64.0	poor	poor	poor
7	4	2	2	0	0	63.3	poor	poor	poor
8	3	2	2	2	0	79.8	destitute	destitute	poor
9	3	2	2	2	1	84.1	destitute	destitute	destitute

\*Note: R-religiosity, PS-physical self, K-knowledge, OS-offspring, W-wealth

On the other hand, if the household is deprived of all the indicators in the two dimensions with the biggest weightage, namely physical self and religiosity as shown by situation 5, then the household is poor according to all the three IPI, IPI2 and IPI3 because,

Total weightage of indicators (*TWI*) =  $12.6+12.6+7.4+7.4+7.4+7.4 = 54.8$  (more than 40,45 and 50)

The situations depicted in Table 4 are hypothetical as the real situation would be a mixture of deprivations of various dimensions. Hence, there would be a lot of combination of deprivations giving different degree of deprivations. As a summary, it could be deduced that the severity of poverty depends on the number of deprived indicators and the weightage of each of the indicators. In general the more number of deprived indicators and the higher the relative weightage, the more deprived multi-dimensionally is the situation. The main issue in the context of IPI is determining the appropriate threshold as the multidimensional measurement or IPI is a non- monetary indicator (unmeasurable physically). Thus, it is subjective to select whether 40%, 45%, 50% or other suitable K value as it would have a strong impact on the selected poverty group. If the K is too high, the deprived group

would be smaller compared to a lower value of K as it needs a bigger number of indicators to be deprived. Hence, researchers need to come up with suitable K values with appropriate justifications.

## 5. Conclusion & Recommendation

The IPI proposed in the study is an initial attempt using *maqāṣid al-Sharī'ah* principles in developing a non-monetary multidimensional poverty measurement. The present paper proposes a multidimensional perspective of poverty measurement in the context of *zakāt* institutions utilizing weighted index as a tool of measurement. Although there are limitations of using index such as summarizing too much and communicating less, this method proposes a multidimensional perspective of measuring poverty. The paper introduced the IPI as a non-monetary poverty measurement incorporating the five *maqāṣid al-Sharī'ah* principles, namely religiosity, physical self, knowledge, offspring and wealth which were weighted hierarchically parallel with the ideas of Al-Ghazalli and Shatibi. These findings show that the relevancy and significance of *maqāṣid al-Sharī'ah* in the present economic and social environment. Thus, the formulation of the IPI would have an impact on Islamic institutions as it gives a new perspective of measuring poverty from a micro perspective. Hence, the IPI is envisaged to reflect the multidimensional phenomenon of poverty in a more holistic way. Thus, it is strongly recommended that a comprehensive study to further develop the IPI is carried out. Comparison with monetary poverty measurement is vital to see the differences between these methods. This would enhance the poverty measurement from an Islamic perspective as it comprises of non-monetary dimensions that would complement the existing monetary poverty measurements.

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