

The Concept of 'Temporarily Poor' *Asnaf* in Zakat Distribution During The Covid-19 Pandemic

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Abstract

The coronavirus pandemic or the COVID-19 virus that hit the whole country has had a great impact, especially the economic aspect. The COVID-19 virus is very dangerous and can infect humans to the point that it can cause death. The Malaysian government acted by implementing the Movement Control Order (MCO), a comprehensive ban on all Malaysian travel abroad and the entry of foreign tourists into the country. The closure of all educational institutions including primary, secondary, pre-university, and other educational institutions. The implementation of the MCO caused the collapse of the national economy. The loss experienced by the country of as much as 2.4 billion per day during the MCO period has a great impact on the people's economy. People are affected by their source of income and lose their jobs as a result of the implementation of the MCO. The number of those whose income has been affected and who have lost their jobs continues to increase, leading to an increase in the poor *asnaf*. This study aims to explain the meaning and concept of *asnaf* 'temporarily poor'. To achieve the objective, this study uses two research methods, namely library research and field research for data collection. This study will explain the parameters for determining the 'temporary poor' *asnaf* of the COVID-19 pandemic situation. The results of this research can be used as a reference and guide for the administration and management of zakat in Malaysia.

Keywords: *Asnaf*, Temporarily, Poor, COVID-19, Pandemic.

Introduction

Zakat is one of the five pillars of Islam, obligated to Muslims as a way to redistribute wealth between the wealthy and the needy. The eight groups of people that can receive zakat assistance include the poor, the indigent, the debt-ridden, the wayfarer, those whose hearts are to be reconciled (to Islam), those who administered Zakat payments, to free those in bondage and for the cause of God. These groups of people have been mentioned clearly as those who can receive zakat assistance in verse 60 of Surah al-An'am and are referred to as '*Asnaf*' in discussions related to zakat. Based on the evidence from the Quran, poverty is

indeed one of the reasons why a person is eligible for zakat assistance. Hence, due to the Covid-19 pandemic, which affects the world economy, many Muslims who were previously wealthy enough to pay the zakat had, unfortunately, become very poor and thus need financial assistance to survive daily expenses. This situation where many Muslims are economically affected by poverty had invited discussion among Muslim scholars and those involved in zakat distribution in the country. This is so because of their sudden change of status from rich to poor or referred to as “temporarily poor” in this study, which needs thorough evaluation so as to ensure this category of people could also get sufficient financial assistance from zakat institutions. Therefore, this article attempts to discuss the concept of “temporarily poor *asnaf*” on a theoretical basis. This concept is constructed utilizing the deductive method by analyzing poverty according to Islamic and Western perspectives. The debate started with an analysis of the concept and characteristics of poverty according to Islam and the West, followed by a discussion on poverty in the context of Malaysia. The study of poverty in Malaysia includes poverty management in the Economic Planning Unit, Prime Minister's Department, poverty management in zakat management agencies in each state, and poverty management in urban and rural areas. This study is very much important to the Muslim communities in Malaysia and could also be a guide to other Islamic countries and other Muslim institutions dealing with zakat distribution because it introduces a new concept and initial application in zakat management related to the extension definition and conception of poor *asnaf* category.

The Concept of “Temporarily Poor”

Following the pandemic, the government of Malaysia had taken drastic measures to curb the spreading of Covid-19 by implementing a movement control order (MCO), which was promulgated under the Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967. Though the MCO had successfully reduced the spreading of Covid-19, the economic impact of this measure on the economy and Malaysian citizens could not be avoided. In fact, the *Asnaf* “temporarily poor” concept also exists due to the outbreak of this COVID-19 pandemic worldwide. In this article, the concept of *asnaf* “temporarily poor” was constructed through the concept of poverty according to Islamic and western perspectives as well as the concept of poverty in the context of Malaysia.

Poverty According to the Islamic Perspective

Poverty is referred to a state where a person lacks a usual amount of money or material possessions to satisfy their basic daily needs. Every person has a different view on poverty. However, Islam makes the phenomenon of poverty a problem and even a calamity that we are told to seek refuge in Allah from, and Islam values wealth as a blessing from Allah that must be appreciated (Al-Qardawi, 2009). Rasulullah S.A.W himself prayed to Allah to seek protection from poverty which could eventually lead to disbelief if not curbed. This is because poverty is a threat to faith and morals. Besides, there were cases where poverty leads people to do something that is against morals and religious teachings (Al-Qardawi, 2009).

1. Poverty from The Perspective of Fiqh Scholars

Poverty according to Islam is more extensive in terms of meaning and definition when compared to poverty according to the West. Poverty according to Islam can be seen from the point of view of fiqh, economic, and Sufism scholars. From the point of view of fiqh scholars,

there are four main schools (*Madhahib*) namely from the Syafie school, the Hanbali school, the Maliki school, and the Hanafi school.

According to the Hanafi school (*Madhhab* Hanafi), "*asnaf fakir*" is a person who does not have sufficient "*nisab*" or a person who has sufficient "*nisab*" but is unable to meet his needs or has many needs but is unable to meet them because his wealth is not enough to cover his needs. *Nisab* in this discussion is actually referred to the minimum amount that a Muslim must have before being obliged to zakat. "*Asnaf poor*" on the other hand, is a person who has nothing and he needs assistance to get foods and clothes for himself. In contrast to the "*asnaf fakir*", they do not reach the level where they need to ask for food and clothing (Al-Jaziri, 1986). The *asnaf fakir* is more in need compared to the poor *asnaf* due to the poverty level of the *fakir asnaf* is up to the point that they require help for food and clothing. As we all know, clothing is one of the basic needs for humans, hence the *asnaf fakir* can support himself but does not reach the level of the "*kifayah*" (sufficiency) limit for himself. Therefore, according to the Hanafi school, the poor *asnaf* who needs to be helped first is the "*asnaf fakir*".

From the perspective of the Maliki school (*Madhhab* Maliki), "*asnaf fakir*" is a person who has property but not enough to meet his basic needs even if he has a source of income. People who are supported by others are not included in "*asnaf fakir*", for example, a wife who is supported by her husband, and children who are supported by their father. Second, people who give sustenance to the poor voluntarily, are also required to receive zakat "*asnaf fakir*". Third, a person who has a job but his salary is not enough to meet his needs, then he can be given zakat to meet his needs. A poorest *asnaf (fakir)* is a person who has nothing and is more in need than a poor *asnaf (miskin)*. There are three conditions for the poor and needy *asnaf* categorization for the Maliki school, which are first; independent, second; Islam, and third; not from the descendants of Hashim bin Abd Manaf (Al-Jaziri, 1986). According to the Maliki school, the poorest *asnaf (fakir)* need more than the poor *asnaf (miskin)* because a poor *asnaf (miskin)* is a person who has property or a job but not enough to meet his needs or while a poorest *asnaf (fakir)* is a person who has nothing. People who have a job are not necessarily unable to receive zakat because as long as they are unable to meet their own needs, then they can receive zakat. The Maliki school of thought is the same as the Hanafi school of thought that the poorest *asnaf (fakir)* need more than the "*asnaf (miskin)*".

According to the Hanbali school (*Madhhab* Hanbali), "*asnaf fakir*" is a person who does not own anything or has property but does not reach 50 percent of his "*kifayah*" limit. Poor *Asnaf* is a person who has property but is only able to meet 50 percent or more of his basic needs (Al-Jaziri, 1986). The difference between the definition of poor and poorest *asnaf* is that a poorest *asnaf (fakir)* can support his needs but does not reach 50 percent of his "*kifayah*" limit while a poor *asnaf (miskin)* can support himself with either 50 percent or more of his basic needs. For the Hanbali sect, the group that needs to be helped from the point of priority of need is "*asnaf fakir*". However, from the humanitarian aspect, both the "*asnaf fakir*" and the poor need to be helped because both are in hardship and difficulty.

According to the Syafie school (*Madhhab* Syafie), "*asnaf fakir*" is a person who does not have any property and work or a person who has property and work but does not meet the "*kifayah*" limit, i.e. is able to support himself but does not reach 50 percent. The poor *Asnaf* is a person who has property and a job but is only able to support 50 percent or more of his needs. Included in the category of "*asnaf fakir*" and poor is if he has a place to live and clothes that are more than necessary or has jewelry or his house has a study room or has a job that

is not halal or his property has been robbed by others or has outstanding debts (Al-Jaziri, 1986).

For the Syafie school, the definition of poor and needy is the same, the difference is that from the point of view of poor *asnaf* people who can support themselves but less than 50 percent of their needs while poor people can support 50 percent or more of their needs. Those who have outstanding debts can also be categorized as the “*asnaf fakir*” and the poor for the Syafie school. This shows that people who are unable to meet their own needs and have outstanding debts can receive zakat “*asnaf fakir*” and the poor.

Based on these four main schools, the Hanafi school and the Maliki school think that “*asnaf fakir*” are needier compared to the *asnaf* poor. For the Shafie school and the Hanbali school, the poorest *asnaf (fakir)* are needier than the poor *asnaf (miskin)*. Table 3.1 shows the definition of poor and “*fakir*” according to the four sects.

Table 3.1

Definition of Fakir and Poor According to Four Schools (Madhhab)

No.	School	“ <i>Asnaf Fakir</i> ”	“ <i>Poor</i> ”
1.	Hanafi	People who do not have enough <i>nisab</i> People who have enough <i>nisab</i> but are unable to meet their needs (not up to the level of asking for help with food and clothing)	People who do not have anything, have to ask for clothes.
2.	Maliki	People who have property but not enough to meet their needs People who have a job but the salary is not enough to cover their needs	People who have nothing and need more than the poor.
3.	Hanbali	People who have nothing People who have property but do not reach 50 percent of the <i>kifayah</i> limit	People who have property but can only meet 50 percent or more of basic needs.
4.	Syafie	People who do not have any property and work People who have property and work but do not meet the <i>kifayah</i> limit, i.e. they can support themselves but do not reach 50 percent	People who have property and work but can support 50 percent or more of their personal needs.

Poverty According to Islamic Economics Scholars

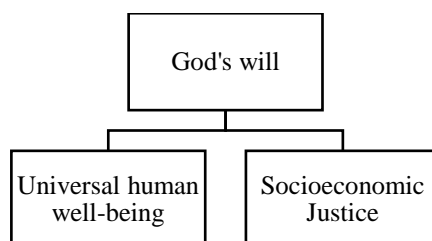
The economic system will not exist without humans, humans are a very important element in an economic system. The need for the economic system is the moral improvement of everyone by an 'ideology' that can change the view of life and encourage people to act by the demands of pure values (Chapra, 1990). This is because Islam is a religion that prioritizes good manners or values in life as a Muslim. The ideology expressed must be able to promote brotherhood among human beings by acknowledging that all individuals have the same social status and eradicating all forms of socioeconomic injustice and unequal distribution of income and wealth (Chapra, 1990).

In addition, the Islamic economic system should be able to provide a fair and humane economic system that recognizes the dignity of the individual as a human being and can

provide employment and guarantee a good standard of living (Chapra, 1990). Islam is a religion that emphasizes justice, which is universal justice. Justice that is not based on religion or skin color alone. In addition, the Islamic economic system must be able to promote a moderate but continuous rate of economic growth for a longer period without experiencing excessive fluctuations (Chapra, 1990). Rapid but unsustainable economic growth is unhealthy economic development.

Islam provides a perfect economic system in utilizing the resources of God's grace to meet the needs of humans and provides conditions that can make life more comfortable (Chapra, 1990). God created this world for humans to get benefits to ensure survival. Wealth is not the real property of man, it belongs to God and the ownership of man is only as a trustee to achieve the objectives of God, namely universal human well-being and socioeconomic justice (Chapra, 1990). The fact is, people are complacent, people think that the wealth they have is theirs. They forgot that the one who makes them rich is God, the Owner of the Universe, which is Allah SWT. Figure 2.1 shows God's will that humans must obey and obey.

Figure 2.1: God's will



Source: (Chapra, 1990)

Next, justice is a very important element in the Islamic faith because an ideal Islamic society can not be built if justice is not built first (Chapra, 1990). M. Umer Chapra also mentioned, the comprehensive Islamic term referring to tyranny is all forms of inequality, injustice, exploitation, oppression, and all evil works that can cause a person to restrict the rights of others or not fulfill his responsibilities towards them. Justice is putting things in their place and it is not putting things equally. Islam places the principle of justice on all people regardless of skin color, religion, and race. This is because Islam elevates human dignity as the best creature that God created. In addition, al-Quran and as-sunnah emphasize the aspects of justice and fraternity and it becomes strange when an ideal Islamic society is described without implementing aspects of justice and fraternity (Chapra, 1990).

In addition, people who cannot work, are entitled to be given appropriate help from the Islamic community unity program without having to drop their dignity (Chapra, 1990). This is in line with the principle of the Selangor Zakat Board (LZS) which distributes zakat to those who cannot work. One of the wisdom of zakat legislation is that Muslims help each other. When a Muslim helps another Muslim brother, he gets his brother out of trouble and at the same time protects his brother's dignity. Figure 2.2 shows the Islamic economic system.

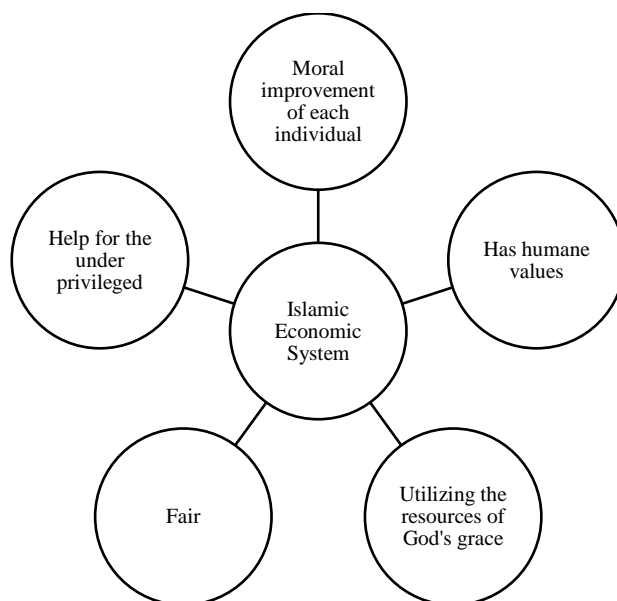


Figure 2.2: Islamic Economic System

According to Korayem & Mashhour (2014), the secular economy defines the poor as those who are in need, which includes two groups, the poor and the very poor. Meanwhile, Islamic economics divides the poor into two groups, the *Fakir* and the poor. Apart from the two divisions, in Islam, there are other poor divisions which are gharimin and ibnu sabil. Gharimin is a person who is in debt to meet his basic needs as well as his responsibilities, while ibnu sabil is a Muslim who runs out of money while on a trip or a trip with a purpose required by syarak (Zulkifli et al., 2018). Figure 2.3 shows the difference between the division of the secular economy and the Islamic economy.

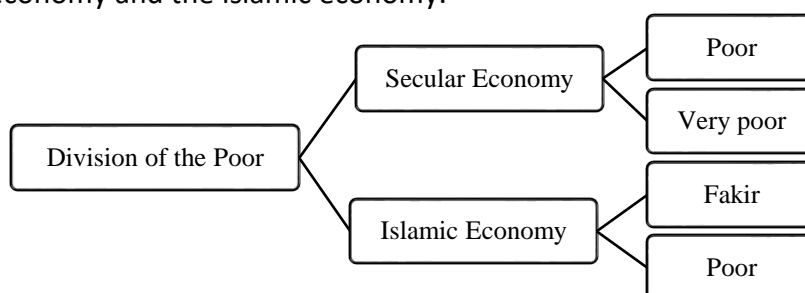


Figure 2.3: The difference between Secular Economy and Islamic Economy

Source: (Korayem & Mashhour, 2014)

Islam does not encourage people to beg to survive. However, Islam repeatedly teaches people to strive to obtain the necessities of life and work hard to produce beneficial products for the use of others (Bharuddin & Hasan, 1988). A person who is loved by God is a person who is useful to others. Giving benefits to others makes a person get two benefits which are first; goodness for others and second; good for him or herself. This is because religious education in the Islamic economy will produce people who believe and do righteous deeds through qualities that are instilled in them such as cooperation, compassion, brotherhood, honesty, and trust (Mahfot & Kamaluddin, 2014).

The Islamic economic and the capitalist economic system have several differences which are first; Islamic economic thought is sourced from God's revelation, while the capitalist economy is sourced solely from human reason, second; Islamic economic thought examines

humans as caliphs who are servants of God, while capitalist economics examines humans as economic humans, third; Islamic economic thought found that economic resources are sufficient, while capitalist economy economic resources are insufficient and fourth; Islamic economic thought finds that human will must be guided, while capitalist economy gives absolute freedom to humans in determining their will (Mahfot & Kamaluddin, 2014). Figure 2.4 shows the differences in thought between Islamic economics and capitalist economy.

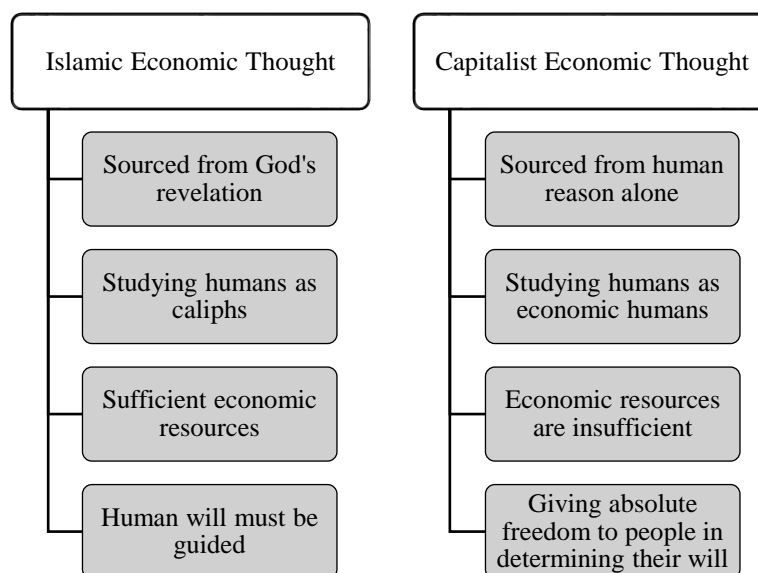


Figure 2.4: Differences between Islamic Economic Thought and Capitalist Economy.

Source: (Mahfot & Kamaluddin, 2014)

Poverty According to Sufism Scholars

Behold, ye are those invited to spend (of your substance) in the Way of Allah: But among you are some that are niggardly. But any who are niggardly are so at the expense of their souls. But Allah is free of all wants, and it is ye that is needy. If ye turn back (from the Path), He will substitute in your stead another people; then they would not be like you!

(Surah Muhammad: 38)

Based on verse 38 of Surah Muhammad, Imam al-Ghazali (1988) believes that wealth belongs only to Allah SWT that the poor are human beings, and humans are said to be poor because they need something. The fact is that Allah SWT does not need anything. People are not categorized as poor if they do not need something. According to Imam al-Ghazali (1988), the poor that is meant through the explanation of surah Muhammad verse 38 does not mean the absolute poor. The poor can also be defined as people who do not have the property they need. Therefore, Imam al-Ghazali defines poverty by relating the nature of God, which is "*al-Ghaniyyu*" which means God is Rich.

Poverty does not mean humiliation as well as hardship and suffering but real poverty is a poor human being in this world and the hereafter (Shahbudin, 1997). The ultimate goal of human life is to have an afterlife that is blessed and pleased by God. The afterlife that people often forget and are complacent about. People often think that life in the world is the end of life, but the fact is that life in the world is only temporary.

The reality of eternal human life is lived in the afterlife. Life in this world is only temporary. Because of this, Islam does not define poverty based on material things alone, i.e. poverty of property, but Islam defines poverty as poverty of the soul. There are two real concepts of

poverty which are first; people who are poor in spirit and property, and second; people who are rich in material possessions but poor in terms of soul (Zulkifli et al., 2018).

Since ancient times, people have agreed that a person's glory is measured by his piety to God. However, the fact is that people judge a person's glory based on the possessions they have. A situation like this requires religious treatment so that all the facts are not lost and people's opinions are not distorted about understanding the meaning of glory and they do not get lost on the way to achieving it (Al-Ghazali, 1947). The measure of glory in a person's possessions is society's distorted thinking and this situation gives rise to a materialistic society. The reason for this is that poverty not only has a bad effect on spirituality, morals, and faith but also has a bad effect on a person's thinking (Al-Qardawi, 2009).

Therefore, Islam does not focus on poverty in the form of property and money, but the poverty of the soul that can lead people to lose the nature of slavery to God and lose the nature of humanity as a human being on this earth. Material poverty can be seen from the practicality of a person's life, but spiritual poverty is something that cannot be seen by others. Furthermore, the needs of a human being are not concentrated on physical needs alone, spiritual needs which are the needs of the soul must also be given priority in our life.

Poverty According to The Western Perspective

Based on the analysis conducted, western scholars give different definitions of poverty. According to Watt, poverty is not an individual characteristic or a person's character pattern but a person's possession/belonging in a situation. This point of view leads to the definition of "poverty as a situation in which one's consumption set is highly constrained" and the definition of "wealth as a situation in which one's consumption set is less constrained and unconstrained". In a simple sentence, a person's welfare is placed on the mastery of goods and services, which is the mastery of resources. The less control over resources, the poorer a person is. Rigid poverty is defined as a situation of lack of mastery of resources below a certain level, the "poverty line" (Praag, 1977). Townsend (1979) in his book "Poverty in the United Kingdom: A Survey of Household Resources and Standard of Living" said poverty as individuals, families, and population groups are said to be in poverty when they lack the resources to obtain good types of food, unable to interact with the community and do not have the lifestyle and facilities that are usually obtained by the community where they live.

As early as the 90s, Rowntree (1901) defined poverty as a state of family income that is low or not enough to meet basic needs such as food, shelter, and clothing to enable them to continue living in a state of deprivation. World Bank (2000) describes poverty as being related to a lack of property, low education, and health, exposure to risk, and lack of voice and power. In 2005, poverty was defined as a lack, the inability to achieve a standard of living in a society (Bellù et al., 2005).

Some Western scholars define poverty into three concepts, namely Cultural Explanation Theory, Structural Explanation Theory, and Agency Inefficiency Theory. Cultural Explanation Theory explains that the problem of poverty in society is caused by the behavior they practice that always affects the decisions they make. Robert Holman has built a 'Cycle of Deprivation' which shows the continuous effects of the failure of the socialization process, it explains the failure in the early socialization stage of children which leads to the formation of a poverty network (Ahmad, 2020). Figure 2.5 shows the Cycle of Deprivation developed by Robert Holman.

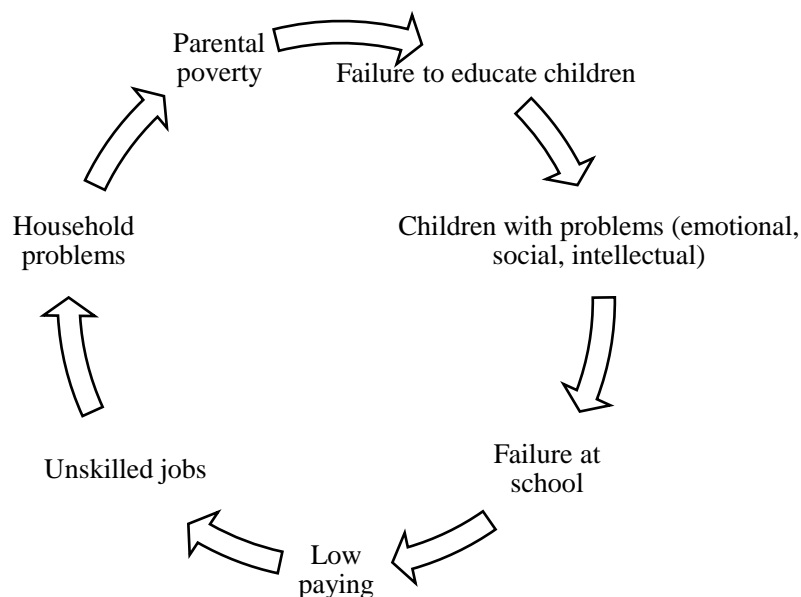


Figure 2.5: Cycle of Deprivation

Source: (Ahmad, 2020)

This Cycle of Deprivation explains that parents who experience economic problems or in other words belong to the poor cause parents to be unable to provide positive socialization to their children. This causes children to experience problems from an emotional, social, and intellectual point of view. Children with emotional, social, and intellectual problems are expected to be less successful in their schooling. Then, their failure in school leaves them unqualified for the job market and they are confined to low-paid, unskilled jobs. A low salary can lead to household problems. Finally, when these couples have children, they are unable to provide proper education to their children. This cycle will repeat itself and it is expected that the next generation will experience the same fate.

Structural Explanation Theory explains the existence of imbalance in the acquisition of opportunities. This acquisition of different opportunities causes an unbalanced economic distribution to occur in various situations and leads to the existence of rich and poor groups (Ahmad, 2020). This unequal economic distribution creates a gap in income between the rich and the poor.

The Theory of Agency Inefficiency put forward by Martin Rein in the mid-60s states that society already has a network of welfare services that should be able to overcome the problem of poverty (Ahmad, 2020). These agencies should be able to eradicate poverty, but if poverty still occurs, this means that these agencies have failed to carry out their responsibilities well.

Some Western scholars divide the concept of poverty into two concepts, namely multidimensional poverty, and unidimensional poverty. Unidimensional poverty is divided into two concepts, namely relative poverty and absolute poverty. Absolute poverty is defined as the inability to meet basic human needs such as food, drink, sanitation facilities, health, shelter, education, and information (Spicker et al., 2007). One of the multidimensional poverty measurement methods is to use the Alkire and Foster Method (AF Method). According to Alkire and Foster (2011), three weighting methods are applied to the Multidimensional Poverty Index (MPI). These three methods can be used separately according to the needs of the study. First; between dimensions (relative weight of health and

education). Second; in dimensions (if more than one indicator is used). Third; among the individuals listed. According to Alkire and Santos (2010), the Multidimensional Poverty Index (MPI) includes three dimensions: health, education, and standard of living.

In conclusion, poverty according to the Western perspective is according to the concept of unidimensional and multidimensional poverty. Unidimensional poverty is poverty that is based on one dimension of income only, while multidimensional poverty is poverty that is based on various dimensions including health, education, income, and other dimensions. West scholars also conclude that poverty can be inherited from poor parents and can cause the next generation to experience the same fate. In addition, poverty can cause an income gap between the rich and the poor according to the West.

Findings

The concept of “temporarily poor” can be seen from Islamic and Western aspects and it has its definition in the context of temporary poverty in Malaysia. In zakat legislation, poverty is indeed temporary because Islam encourages Muslims to evade poverty. For this reason, zakat agencies have modules and programs to ensure that zakat *asnaf* can continue to survive, one of which is that *asnaf* is given capital to run their own business. In the Western context, the concept of poverty is different and each difference has its perspective. Different from state zakat management agencies that measure poverty using *kifayah* (sufficiency) limit calculation which is the level of sufficiency for a person. The items complement the basic needs of a human being.

Conclusion

The concept of poverty can be seen from various perspectives and each perspective has different indicators. Poverty can be seen from an Islamic perspective, which is according to Fiqh scholars, Islamic economic scholars, and Sufism scholars. In addition, poverty can be seen according to the Western perspective, which is according to the concept of unidimensional and multidimensional poverty. In addition, the study of poverty in urban and rural areas is different because both have different geographical conditions that will affect the difference in living standards and types of people's jobs.

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