

A Proposed Islamic Multidimensional Framework of Poverty: Interviews with Global Experts

Nurgül Sevinç* & Mehmet Bulut**

Abstract

This study tests the proposed Islamic framework for defining poverty and its dimensions. The study has adopted a qualitative method of expert interviews to validate the proposed Islamic multidimensional poverty framework. Eight global experts on poverty were interviewed. The study's main findings show that spirituality has priority over other biological, psychological, social, knowledge and material dimensions regarding the definition and measurement of poverty. Hence, spirituality will be the dimension shaping the remaining domains. This finding implies a policy change to reduce poverty, mainly focusing on solutions including and prioritising spirituality, which can be subjects of future research. There is no consensus on a certain list of poverty dimensions and measures. The extant conventional literature has taken a reductionist approach to poverty and less emphasised the non-material dimensions. Meanwhile, the literature on poverty from an Islamic perspective is mainly normative. In both cases, there is an absence of studies that have proposed encompassing dimensions of poverty and its measures.

Keywords: Alternative multidimensional poverty, expert interview, dimensions

Introduction^a

The dimensions of poverty are among the most debated parts of poverty studies. Identifying the dimensions of poverty is crucial in determining people living in poverty and strategies/policies that can be formulated to alleviate poverty. Nevertheless, there is no widely accepted list of dimensions since poverty as a social phenomenon has a broad scope making it difficult to reach a consensus on a specific list of dimensions. Meanwhile, such studies are necessary and significant for implementing timely social policies.

Dimensions of poverty are specified based on the approaches to the studies. One of the major approaches to poverty in conventional literature is the monetary approach, which has been associated with a lack of income/consumption, and income is the sole dimension of poverty. In subsequent years, this reductionist perspective towards poverty has been replaced by non-monetary approaches such as capability, social exclusion, and participatory approaches. In the capability approach to poverty, poverty is defined as a lack of freedom to do or be, but no fixed list of dimensions is determined. Sen¹ was against “insisting on one pre-determined canonical list of capabilities, chosen by theorists without general social discussion or public reasoning.” On the other hand, the social exclusion approach focuses on isolation from social life, which is widely accepted in EU countries. There were some attempts to offer appropriate indicators of social exclusion. The other primary approach to poverty in the conventional literature is the participatory approach, which argues that people living in poverty have a more significant say in poverty studies. This approach focuses on concepts such as vulnerability, risk, etc. It is also significant to underline the concept of human development based on the capability approach by the United Nations Development Programme (UNDP), which has focused on literacy, longevity, and economic resources. In addition, the Millennium Development Goals (MDGs) and the subsequent Sustainable Development Goals (SDGs) adopted a much broader perspective regarding development issues, including goals for the planet. These goals do consider environmental factors and other factors related to human well-being.

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¹ Amartya K. Sen (2005), “Human Rights and Capabilities,” *Journal of Human Development*, Vol. 6, No. 2, p. 158.

In conventional literature, particularly in capability and participatory approaches, and lately in the SDGs, non-material aspects of poverty gained prominence. However, spirituality/religiosity has been widely excluded from the discussion in these studies. The few exceptions are Siracusano et al.,² Helminiak,³ Deneulin and Mitchell,⁴ and Derdziuk.⁵

Poverty has mainly been discussed by conventional economists and scholars from various fields in a way that the approaches are far from comprehensive. Meanwhile, Islamic literature has discussed poverty from a combination of material and non-material aspects; however, there are few studies on the definition and measurement of poverty in Islamic literature. For example, Amiruddin,⁶ Bedoui,⁷ and Khan⁸ used *Maqasid al-Shariah* as the dimensions of socio-economic development or similar concepts, while Salih,⁹ Anto,¹⁰ and Mukhtar et al.¹¹ proposed dimensions other than *Maqasid al-Shariah*. While these studies have attempted to fill the gap, they have become unnecessarily complex and do not offer operational measurements of poverty.

The present study examines dimensions of poverty from an Islamic perspective in a relatively holistic, comprehensive and simple way. This study covers the first two steps Burchi et al.¹² suggested. Accordingly, to measure poverty, the following steps need to be practised: “1. Identification of the conceptual framework, 2. Selection of relevant dimensions, 3. The weighting of the dimensions, 4. Selection of the indicators, 5. Identifying the poor-i.e., setting the poverty line for each selected indicator, 6. Possible aggregation of the dimensions into a composite index (if a single number is required)”. Because we completed the first two steps in this paper, we plan to study the remaining steps in further research.

The study is structured into six sections, including the introduction. The subsequent section discusses the review of the literature. Section three presents the procedure of the study. The fourth section focuses on the study’s findings, and section five discusses the findings. Section six concludes the study and provides suggestions for future research.

Literature Review

Poverty has been studied for more than a hundred years in conventional literature. In this process, poverty has been defined in a way that different words and phrases have been underlined. Historically, it has been associated with GDP growth, GDP per capita growth, GDP per capita growth and essential goods, GDP per capita growth and non-monetary factors, human development and sustainability, Millennium Development Goals and new areas of risk and empowerment, multidimensional poverty indexes and finally Sustainable Development Goals.¹³ In these understandings, poverty has been analysed regarding the quality of life, welfare, living standards, utility, happiness, etc. In theory, poverty has shifted from a one-dimensional material aspect to multidimensional material plus non-material elements of poverty. Nevertheless, it has not been the case in practice; unidimensional and

² Alberto Siracusano, Alberto D’Argenio and Michele Ribolsi (2021), “The Application of New Social Determinants in Forensic Psychiatric Practice: The Vital Poverty,” *Journal of Psychopathology*, Vol. 27, No. 1, pp. 60-63.

³ Daniel A. Helminiak (2020), “Material and Spiritual Poverty: A Postmodern Psychological Perspective on a Perennial Problem,” *Journal of Religion and Health*, Vol. 59, No. 3, pp. 1458-1480.

⁴ Severine Deneulin and Ann Mitchell (2019), “Corrigendum: Spirituality and Impact Evaluation Design: The Case of an Addiction Recovery Faith-Based Organisation in Argentina,” *HTS Teologiese Studies/Theological Studies*, Vol. 75, No. 4.

⁵ Andrzej Derdziuk (2015), “Attitudes towards Poverty,” *The Person and the Challenges*, Vol. 5, No. 1, pp. 155-175.

⁶ Rafi Amiruddin (2019), “Maqasid al-Shariah: Are We Measuring the Immeasurable?,” in Salman Syed Ali (ed.), *Towards a Maqasid al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, pp. 21-53.

⁷ Houssein Eddine Bedoui (2019), “Shariah-Based Ethical Performance Measurement Framework and Relevant Data to Measure Development in Light of Maqasid al-Shariah,” in Salman Syed Ali (ed.), *Towards a Maqasid Al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, pp. 55-123.

⁸ Fahim M. Khan (2019), “Consumer Behavior, Consumption Planning and Objectives of Shariah,” in Salman Syed Ali (ed.), *Towards a Maqasid al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, 125-157.

⁹ Siddiq A. Salih (2011), “Comprehensive Human Development: Realities and Aspirations,” *Islamic Economic Studies*, Vol. 19, No. 2, pp. 19-50.

¹⁰ M. B. Hendrie Anto (2011), “Introducing an Islamic Human Development Index (I-HDI) to Measure Development in OIC Countries,” *Islamic Economic Studies*, Vol. 19, No. 2, pp. 1-54.

¹¹ Muhammad Mubashir Mukhtar et al. (2019), “Socio-Economic Philosophy of Conventional and Islamic Economics: Articulating Hayat-E-Tayyaba Index (HTI) on the Basis of Maqasid al-Shariah,” in Salman Syed Ali (ed.), *Towards a Maqasid al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, pp. 249-284.

¹² Francesco Burchi, Pasquale De Muro and Eszter Kollar (2018), “Constructing Well-Being and Poverty Dimensions on Political Grounds,” *Social Indicators Research*, Vol. 137, p. 442.

¹³ Andrew Sumner (2006), “Economic Well-Being and Non-Economic Well-Being,” in Mark McGivillray and Matthew Clarke (eds.), *Understanding Human Well-Being*, India: UNU Press, pp. 54-73.

multidimensional materialistic understandings of poverty have been widespread, while the non-materialistic part has been neglected. Hence, poverty measures and strategies to alleviate poverty have been confined to that material understanding, which is far from comprehensive and holistic.

On the other hand, in Islamic economics and finance, poverty has been considered and evaluated within a broader Islamic system. Hence, dealing with poverty has comparatively been more manageable in societies where Islamic principles have been practised in all areas of life, such as during the Prophet's period, and rightly guided four caliphs' era, etc. The reason for this comparative easiness is that poverty has not been a concern at a considerable level in those societies. According to Zaman,¹⁴ the transition to secular thought, the rise of wealth and freedom, and the fall of the poor are interrelated issues. The Islamic system's spiritual, social, institutional, and regulatory dimensions significantly differ from the dominant capitalistic system. While in the spiritual dimension, learning and practising not wealth and luxury but *taqwa*, generosity, and compassion are what matters. In the social dimension, mercy and awareness of social circles such as community, ummah, and humanity are significant. In institutional and regulatory aspects, equal opportunities in education and jobs; zakat, *sadaqah*, and *awqaf*; and Islamic business models; legal and regulatory framework are the significant differences.

Whereas conventional economics neglects social and spiritual aspects of poverty regarding measurement and policy issues, in Islamic economics and finance, the extant literature still lacks a comprehensive and holistic approach to poverty and its multidimensionality. Hence, filling this research gap could provide many interrelated acquisitions of poverty-related issues in theory and practice. The approach adopted in the examination of poverty carries critical importance since the definition of poverty or the approach to poverty determines how poverty ought to be measured and may cause the categorisation of different individuals/groups as poor and the application of different strategies in fighting poverty.¹⁵

The Proposed Framework

Against the literature on conventional and Islamic economics concerning poverty, this study seeks to validate data of the four-dimension model to redefine poverty according to the Islamic tradition in Sevinç and Bulut.¹⁶ It advances a four integrated dimensional framework to redefine poverty from an Islamic perspective. Briefly explaining this proposed framework, the previous study critically reviews the conventional studies on poverty, whether according to the perspective of social policy, economics, sociology, psychology, psychiatry, or health. It also draws on the primary sources of Islam, early works of Muslim scholars on poverty, and their attention to many aspects.

This definition adapts the biopsychosocial-spiritual model of psychiatry while considering the literature on basic needs. According to the biopsychosocial-spiritual model of psychiatry, biological, psychological, social, and spiritual aspects constitute the whole person. All four dimensions interact; hence they cannot be disaggregated. Similarly, according to our model, this totality/wholeness requires a person to fulfil her/his needs in these aspects as there is an interactive play between the biological, psychological, social, and spiritual needs. There is a hierarchy among these needs, as suggested in the literature on basic needs. Since biological (physical) needs are at the bottom, and the remaining psychological, social, and spiritual (non-physical) needs are above biological needs, the non-physical needs can be fulfilled after meeting the physical needs.

Considering the above, the operational definition of poverty is as follows; human poverty is the state of deprivation in terms of fulfilling four dimensions of essential needs: biological, psychological, social, and spiritual, both at the individual and societal level to sustain human dignity. Each of those dimensions is indispensable to the definition of poverty, whereas the essential needs listed under those dimensions are subject to change. Since each dimension interacts with one another and all dimensions construct a whole, if one of these dimensions is not satisfied, it will then cause deprivation to that dimension and affect other dimensions. Hence, not only health, education, or living standard, as in the Multidimensional Poverty Index (MPI) of Oxford Poverty and Human Development Initiative (OPHI),

¹⁴ Asad Zaman (2018), "An Islamic Approach to Inequality and Poverty," *Journal of King Abdulaziz University: Islamic Economics*, Vol. 31, No. 1, pp. 69-91.

¹⁵ Caterina Ruggeri Laderchi, Ruhi Saith and Frances Stewart (2003), "Does it Matter that We do not Agree on the Definition of Poverty? A Comparison of Four Approaches," *Oxford Development Studies*, Vol. 31, No. 3, pp. 243-274.

¹⁶ Nurgül Sevinç and Mehmet Bulut (2022), "Towards a Four-Dimension Islamic Framework for Redefining Poverty," *Journal of Islamic Economics and Finance*, Vol. 8, No. 2, pp. 159-184.

but also other aspects of non-physical needs such as the psychological, social, and spiritual should be present in a model to reflect the essential needs more holistically. Through this model on poverty, we argue that although the physical needs prioritise fulfilment compared to the non-physical needs, this should not imply that non-physical needs are of less importance or priority.

From this perspective, the poverty measurement will differ from previous studies such as Alkire and Santos.¹⁷ Remarkably, the social and spiritual dimensions do not exist in that study. Even though that study provides various elasticities in measuring poverty in different countries, such as adding/removing dimensions and changing the weights of subdimensions, it does not include social and spiritual domains as dimensions. While measuring non-material domains is difficult relative to material dimensions, it is possible. To exemplify, the “social” dimension can be measured using existing measurements in the literature, such as using Narayan et al.¹⁸ In addition, depending on the aspect of spirituality and religion that are assessed, Sulmasy¹⁹ suggests four distinct categories: “(a) measures of religiosity, (b) measures of spiritual/religious coping and support, (c) measures of spiritual well-being, and (d) measures of spiritual need.” On the other hand, according to Chapra as cited in Abu Seman and Dzolkarnaini,²⁰ faith as one of the dimensions of the *Maqasid al-Shariah*-based Index of Socio-Economic Development has the following corollaries: “i) values (for example, justice, freedom, honour, honesty, etc.), ii) removal of poverty, need fulfilment of all, employment and self-employment opportunities, iii) equitable distribution, iv) enabling environment for righteousness, family integrity, social solidarity, and political stability, and v) role of the state.” While we suggest spirituality as a dimension in our study, we have not yet finalised its subdimensions and indicators required for measuring it.

Related to the measurement, the policies/strategies to reduce poverty will be more inclusive once poverty is defined using the proposed model. To be more specific, third-sector institutions at the institutional level are supposed to be the critical fighting strategies. These institutions mainly transfer money from haves to have-nots by collecting the surplus or the compulsory amounts (such as zakat) from the rich and distributing them to the poor, a redistributing mechanism upholding social justice. Hence, have-nots are targeted to satisfy their biological/physical needs. Because these institutions continuously do those transfers, they operate as a “safety valve” in society. Thus, they help strengthen the social ties between the rich and the poor, as there might be tension between them. Furthermore, since these institutions are intermediaries between the rich and the poor, they fulfil the requirements occasionally specified in the Qur’an. These institutions contribute to the spirituality in society and help people be closer to their Creator.

Methodology

This paper employs the expert interview method. This section deals with purposive sampling, data collection techniques, analytical framework and qualitative coding process.

Purposive Sampling

Using qualitative analysis, we consulted the views of experts on (multidimensional) poverty regarding the four-dimensional framework we developed in our previous work.²¹ We had eight semi-structured interviews. The primary criterion in deciding on experts was their experience conducting poverty research. They had, on average, 27 years of experience in poverty research, while the minimum years of experience were 16. They had Ph.D. degrees in finance, international development, economics, Islamic development, and human geography. However, they all had research and work on poverty and development issues; some had more interdisciplinary and social perspectives. Except for one working at a research institution, all worked at a university as academics. Five had more research from an Islamic perspective, while those from a conventional perspective studied poverty from a participatory approach,

¹⁷ Sabina Alkire and Maria Emma Santos (2010), “Acute Multidimensional Poverty: A New Index for Developing Countries,” Oxford Poverty & Human Development Initiative (OPHI) Working Paper No. 38, United Nations Development Programme Human Development Report Office Background Paper No. 2010/11.

¹⁸ Deepa Narayan et al. (2000), *Voices of the Poor: Crying Out for Change*, Washington: World Bank.

¹⁹ Daniel P. Sulmasy (2002), “A Biopsychosocial-Spiritual Model for the Care of Patients at the End of Life,” *The Gerontologist*, Vol. 42, No. 3, p. 27.

²⁰ Junaidah Abu Seman and Nazam Dzolkarnaini (2019), “Construction of Maqasid al-Shariah-Based Index of Socio-Economic Development: Principles and Issues,” in Salman Syed Ali (ed.), *Towards a Maqasid al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, p. 171.

²¹ Sevinç and Bulut (2022), “Towards a Four-Dimension Islamic Framework for Redefining Poverty,” pp. 159-184.

social exclusion approach, and general approach. Also, they had different country backgrounds, such as Indonesia, the USA, and the UK.

We employed the purposive sampling method. It is used to follow up on the preliminary findings based on a four-dimensional framework to test and explore further specific findings. It places “primary emphasis on saturation (i.e., obtaining a comprehensive understanding by continuing to sample until no new substantive information is acquired).”²² In particular, we adopted a specific form of purposive sampling, confirming and disconfirming sampling. Through this sampling, we aim to verify the accuracy of the findings throughout the study using rich and unique information that will be provided by the respondents.²³

Data Collection Techniques

We used an expert interview technique. According to Meuser and Nagel, “the expert interview is a qualitative interview based on a topical guide, focusing on the knowledge of the expert, which is broadly characterised as specific knowledge in a certain field of action.”²⁴ Furthermore, expert knowledge is “not only exclusive knowledge limited to the insights of science or disciplines but also practical, local knowledge emerging from professional as well as private experiences.”²⁵

We prepared an interview questionnaire including ten open-ended questions to collect the data. The questions were first sent to an expert for feedback. Accordingly, after minor revision, we finalised the questionnaires. We obtained the interviewees’ consent through an informed consent form we designed. We also prepared an interview protocol,²⁶ including instructions for the process of the interview and the questions that will be asked, and our proposed model. We sent consent forms and interview protocols to the participants via email.

We decided on interviewees by searching the studies of experts whose field of interest is poverty. We tried to select those who mainly studied poverty conceptually and from different approaches; Islamic, participatory, social exclusion, and general. We chose experts from participatory and social exclusion approaches because these approaches seem to be the most contributive to and compatible with the Islamic perspective among major conventional approaches to poverty.

For interviews, we choose places that are free from distractions. We had a one-on-one interview video interview with each expert on the agreed day and time via the Zoom platform. Throughout the interviews, we tried to stick with the questions we prepared but also had the flexibility to follow the conversation. We also used clarifying and elaborating probes if needed. During the interviews, we took brief notes. We also recorded the video interviews and discussions and transcribed them into words. We should also note that we have followed all necessary ethical guidelines throughout the research.²⁷

Undoubtedly, there are some advantages and disadvantages to using expert interviews. We had the benefit of asking the participants to elicit the information they gave when needed. Furthermore, we were able to collect information as detailed as possible. As another advantage, because we have been in the COVID-19 pandemic period, as digitalisation has accelerated, it has not been an issue to have an online interview with an expert from a far country such as Indonesia or USA. Therefore, the data collection and all communication (either on a message or video talks over the internet) had low costs, as having a stable internet connection was enough. On the other hand, “The conversation is focused by a shared substantive interest in the core issues, but it is clear that each participant is arguing against the background of his or her stores of knowledge, normative goals and practical obligations to act.”²⁸

²² Lawrence A. Palinkas et al. (2015), “Purposeful Sampling for Qualitative Data Collection and Analysis in Mixed Method Implementation Research,” *Administration and Policy in Mental Health and Mental Health Services Research*, Vol. 42, No. 5, p. 534.

²³ John W. Creswell (2020), *Educational Research: Planning, Conducting, and Evaluating Quantitative and Qualitative Research*, Fifth Edition, USA: Pearson, p. 208.

²⁴ Stefanie Döringer (2021), “‘The Problem-Centred Expert Interview’: Combining Qualitative Interviewing Approaches for Investigating Implicit Expert Knowledge,” *International Journal of Social Research Methodology*, Vol. 24, No. 3, p. 265.

²⁵ Döringer (2021), “‘The Problem-Centred Expert Interview’,” p. 266.

²⁶ Creswell (2020), *Educational Research*, p. 225.

²⁷ Creswell (2020), *Educational Research*, pp. 229-231.

²⁸ Alexander Bogner, Beate Littig and Wolfgang Menz (2009), “The Theory-Generating Expert Interview: Epistemological Interest, Forms of Knowledge, Interaction,” in Alexander Bogner, Beate Littig and Wolfgang Menz (eds.), *Interviewing Experts*, Great Britain: Palgrave Macmillan, p. 60.

A challenge of this study was that it was hard to find global poverty experts in both Islamic economics and finance and conventional economics. Islamic economists know conventional literature well. On the other hand, conventional economists either do not know or know very little Islamic economics and finance literature. Some have not heard of the field. Moreover, since contemporary Islamic economists have recently studied poverty, the accumulated knowledge is not as rich as conventional literature. Thus, we must benefit from the rich understanding of the dominant literature while blending this knowledge with the Islamic paradigm. Therefore, whether conventional economists know Islamic economic literature or not, we require their expertise. Also, even if Islamic economists have not had a deep knowledge of conventional literature or have not had a command of the recent conventional literature on poverty, we included them to reflect the Islamic paradigm.

Another significant challenge of this study was that because we employed the Islamic perspective, it might not attract conventional economists who separate between science and religion to participate in this study. As explained above, having less/no knowledge of the literature on Islamic economics can be the reason why most of the conventional experts that we contacted did not reply to our emails in which we invited them to participate in this study. Considering Islamic experts, on the other hand, though some experts were eager to be participants, they did not maintain contact with us and ultimately could not become participants in the study. Hence, it took time to finalise which experts would be the study participants. In addition, as a researcher, it was sometimes difficult to “stick to the research agenda and to remain assertive enough in defending [our] desired role as well as the topics of the study that need to be supported by the experts.”²⁹

Figure 1: A Brief Presentation of the Procedure



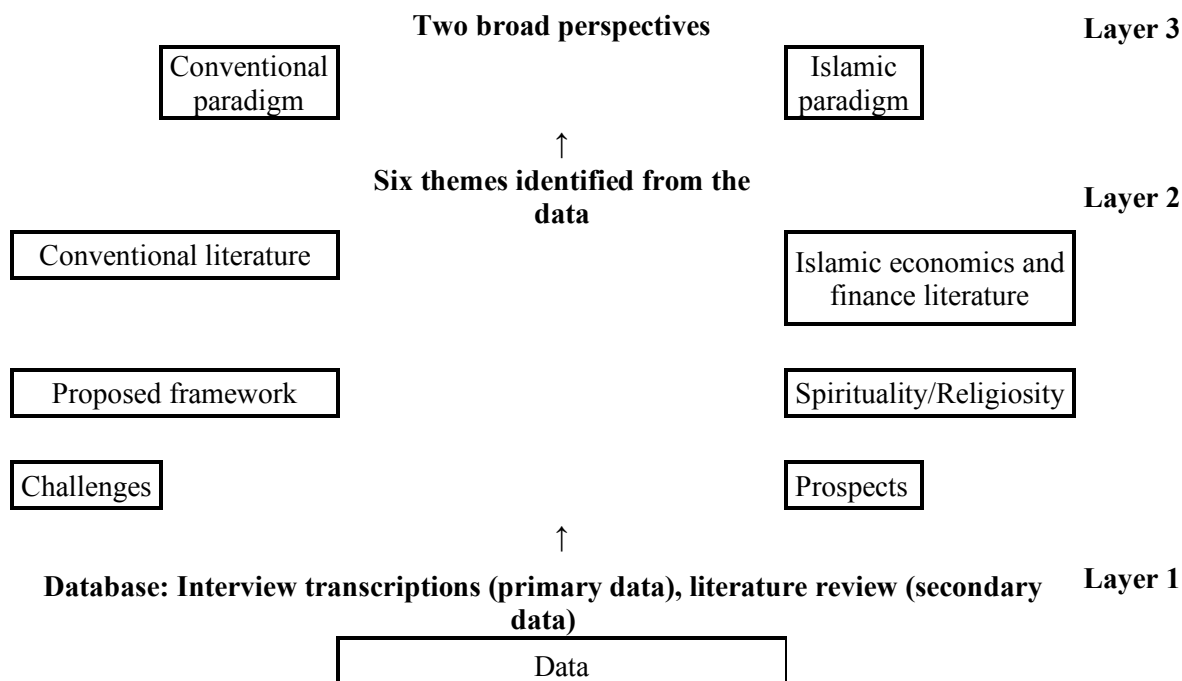
Source: Authors' own

²⁹ Vaida Obelene (2009), “Expert versus Researcher: Ethical Considerations in the Process of Bargaining a Study,” in Alexander Bogner, Beate Littig and Wolfgang Menz (eds.), *Interviewing Experts*, Great Britain: Palgrave Macmillan, p. 199.

Analytical Framework and Qualitative Coding Process

Thematic analysis was conducted using Creswell³⁰. For every twenty pages of the transcript, 10 to 15 codes were generated using deductive and inductive coding methods. We identified the experts’ views through coding and summarised the general topics. Once each transcript was completed, the repeating codes within the text were eliminated. The remaining codes were grouped as themes. Ultimately, we had six themes. To validate the accuracy of the findings, we used *triangulation*. We collected data using different individuals (experts in various fields and from different paradigms/perspectives) and different types of data (literature review and interviews). In addition, we asked a person outside the study to perform an external audit, review the research, and state the strengths and weaknesses of the study. Figure 2 explains the layers in the study:

Figure 2: Layers in the Study



Source: Creswell (2020)³¹

Findings

The main findings show that spirituality has priority over biological, psychological, social and further added dimensions, knowledge and material; hence, spirituality shapes their nature. This requires a revision of the proposed framework, which was presented in Figure 3. The section below includes the debates on the six themes.

Stakeholders’ Views on Conventional Literature of Poverty

According to the findings of data analysis, conventional literature on poverty, definition, and measurement were evaluated as problematic and non-comprehensive by most experts in this study. While unidimensional and multidimensional poverty approaches and measures were debated, specific examples were mainly on the poverty line (by the World Bank) and Multidimensional Poverty Index (by OPHI).

Expert 1 found most conventional approaches to poverty as top-down approaches and poverty lines as “not democratic,” “not ethical,” “not scientific,” and “colonialist” since they were solely determined by the experts, excluding people living in poverty.

³⁰ Creswell (2020), *Educational Research*.

³¹ Creswell (2020), *Educational Research*, p. 251.

The World Bank economists decided that extreme poverty is when you live under \$1.9 a day. Three World Bank economists decided to impose this on the whole world. They never asked people living in poverty: “Is this a good definition of poverty or not? Is it what you live or not?” (Expert 1, Semi-Structured Interview, 14 January 2022).

Furthermore, “There were 14 possible sources of error in the calculation made by the World Bank for the world headcount of people living in poverty,” demonstrated by a group of experts led by the economist Tony Atkinson from the UK. Furthermore, when asked about the margin of error in their world headcount, the World Bank replied: “We cannot identify our margin of error; we don’t know of it.” Expert 1’s comment was that: “It considers only one dimension of poverty, and the way it is calculated is extremely fragile. It is subject to big margins of error that are unknown.” On the other hand, multidimensional approaches, for example, MPI of OPHI, are better than the unidimensional approach but still weak as they were not decided by people living in poverty. Also, for Expert 7, MPI’s weakness resulted from many missing dimensions, such as religiosity.

Similarly, Expert 8 criticised conventional measures of poverty, particularly poverty lines, as they only focus on poverty’s economic/material aspect, and non-material parts of poverty are missing, whereas poverty is multidimensional.

Expert 2’s comments on conventional measures of poverty, particularly poverty lines, were that they are “too narrow,” “too context-dependent,” “hide some facts,” and “very rough.” Nevertheless, “When you talk to people [living in poverty] and find out their living situations, there is often much hidden hardship.” Moreover, relatedly, the expert found dominant mainstream economics as “very reductionist,” “hyper-individualised,” and “decontextualised; completely abstract and divorced from people’s livelihoods, people’s lives of living as social and cultural beings.”

Expert 3 considered conventional approaches to poverty inadequate, particularly regarding spirituality in Islam. They do not look at poverty as a whole and introduce the problem as one domain, although they deal with physical/material, psychological and spiritual aspects. Furthermore, conventional poverty measures are ineffective because of two assumptions: resources are scarce, and human wants are unlimited. These wrong assumptions cause wrong diagnoses, thus incorrect prescriptions, and ultimately no effective solutions for poverty even though there has been much effort.

Stakeholders’ Views on the Islamic Literature of Poverty

Most experts agree that the Islamic definition of poverty is not comprehensive. Most poverty studies were mainly linked to *Maqasid al-Shariah*, ensuring they use the Islamic paradigm.

According to Expert 2, Muslim scholarship can offer a more humanitarian, broader, and holistic approach [than Western economics], and that we need an alternative economic framework.

Expert 3 expressed that according to Islamic economics, contrary to conventional economics, Allah prepares the sustenance of every living thing, which is associated with the concepts of *rizq*, *baraqah*, and redistribution. However, contemporary Islamic scholars do not reject the two main assumptions of conventional poverty literature and deal with poverty within the conventional paradigm. Accordingly, they inject the Quran and hadiths into the paradigm based on the worldview of Western ethnocentric thinking. Consequently, there is no comprehensive Islamic definition of poverty. Regarding poverty measures, spirituality is not included, indicators used by Western ethnocentric thinking are employed, and people living in poverty are not asked if they are poor or not.

Expert 4 said there had been quite a lot of work in the last 25 years regarding the Islamic perspective on poverty. On the other hand, Expert 5 stated that although there have been some attempts, poverty has not been a well-researched area. Furthermore, the Islamic literature on it is still evolving, and there is a need for more research.

According to Expert 6, there is no comprehensive and clear definition/philosophical idea of poverty. Similarly, for Expert 8, Islamic literature has not defined poverty comprehensively; material and non-material aspects have not been defined very well. Also, Expert 4, Expert 5, and Expert 6 asserted that poverty studies have always been associated with the *Maqasid al-Shariah* paradigm, which is from a

macro sense, but from a micro sense, “how to operationalise and how to use it for policy purposes or policy-making has been very much absent.”

Stakeholders’ Views on the Proposed Framework

Our proposed model was evaluated to be in the right direction. However, it was suggested that it might have additional dimensions: knowledge and material. Even though our model includes these two, they are not distinct dimensions but subdimensions, respectively, under social and biological. Moreover, another respondent suggested that spirituality/religiosity has priority over other dimensions; hence, spirituality determines the nature of subdimensions and the indicators to be used for a measure. This unexpected advice will reshape the hierarchy among the dimensions in our framework.

Expert 1 was silent regarding the proposed dimensions but criticised the hierarchy among the dimensions as it claims that physical needs are at the bottom while non-physical needs are at the top. The expert asserted, “We disputed it; we demonstrated by working with people living in poverty that spiritual needs are as important as physical needs. I take spiritual in the vast sense; the need to be recognised as a human being, to be recognised as a dignified person is as important as the need to eat every day.”

While Expert 3 approved the proposed dimensions, similar to Expert 1, criticised the model’s hierarchy. Accordingly, spirituality has priority over other dimensions, and Islamic spirituality/religiosity has to determine the nature of biological, psychological, and social.

Dimensions

Expert 8 stated that the proposed model is in the right direction as it combines physical and non-physical aspects of poverty.

Expert 4 found the framework fine and suggested we must work more on spirituality/religiosity. Accordingly, the physical dimension includes income, assets, etc., the psychological dimension has similarities with the social dimension, and the spiritual dimension is a challenge.

According to Expert 5, “knowledge” was missing as a separate dimension in the proposed model.

The more education you have, the more equipped you are to earn a living, if you have the right knowledge/education in a broad sense. And it also includes the knowledge about religion, knowledge about the worldly life. I think it is one of the key determinants of income levels. People who are educated will most likely be having higher income levels. (Expert 5, Semi-Structured Interview, 28 December 2021).

Also, the expert remarked on the “psychological” dimension:

Psychological is missing in most of *Maqasid*-related literature. So, this is a new concept you are introducing. [...] Mental health is a serious problem, and you can cite, for example, COVID-19; people have not only physical health issues but also mental health issues because of lockdowns, etc. (Expert 5, Semi-Structured Interview, 28 December 2021).

The expert had further suggestions for adding another dimension, that is, material:

You have mentioned biological when it comes to physical. To be more specific, you mentioned that economic and health-related issues are included in that aspect, right? You can be more explicit there because these two aspects were missing when I looked at the model. Of course, health can be biological, but the economic part is not apparent. (Expert 5, Semi-Structured Interview, 28 December 2021).

For Expert 6, “four dimensions are good enough.” He stressed that the model should apply to every society. So, it would be from an Islamic view using universal values.

Stakeholders' Views on Spirituality and Religion

The respondents emphasised the theme of spirituality/religiosity. While one expert focused on the different paradigms and epistemological underpinnings of Islamic spirituality, others underlined how religion and science were separated, which causes the spirituality/religion aspect to be out of scope in economics-related studies. Consequently, non-material aspects of poverty have been debated less.

Expert 3:

Islamic spirituality has a distinctive worldview, which is very different from the conventional economic worldview. Apart from that, the epistemological underpinning of Islamic spirituality differs from the epistemological underpinnings of the conventional definition of poverty. So are the indicators. You have to have your own indicators of Islamic religiosity or spirituality. From there, you can develop the biological, psychological, and social dimensions and indicators of poverty based on Islamic doctrines. (Expert 3, Semi-Structured Interview, 12 January 2022).

While most poverty literature stresses the monetary aspects of poverty more than non-monetary, particularly social and spiritual, the situation is the opposite regarding the experts' evaluations.

Expert 2:

Spiritual/Religious is somewhat remote within a lot of Western-biased science and research. That reflects how many paths in the West, not all, have a strong secular bias wanting to separate secular and spiritual. That's really interesting because that's most people in the world have a spiritual basis to their lives or faith. I feel that non-religious people are strangely a minority. (Expert 2, Semi-Structured Interview, 12 January 2022).

Expert 4:

As far as religion is concerned, you know the trend has always been the mainstream economics view for the last 300 years to not look at religion, right? Religion has no connection to this economic dimension of life, which poverty is part of. So, it is not surprising that many of the works that have been done do not see any direct connection. But if we look at Max Weber who tried to understand the rise of capitalism in Europe, it sees it as not having a connection to how Christianity was reinterpreted to make economic life part of or based on religious perspective right the protestant ethics or so on. Similarly, we don't know because there is not much material written but we could also find writings of Buddhists, Gandhi and Hinduism. [...] But very very minimum. It is Islamic economics from the 1970s that has given a new life to religion and economics. I think Islam and the rise of Islamic economics may have prompted more people to look at religion as a source, right? (Expert 4, Semi-Structured Interview, 14 March 2022).

The expert further added that:

But you know, despite all of these, they still have problems dealing with religion in the West. Therefore, what you find in the writings is not maybe so for as religion per se, but religion is part of culture. So, they look religion and religious values as part of cultural norms. (Expert 4, Semi-Structured Interview, 14 March 2022).

Expert 3 narrated his enumerators' visit to two people living in poverty in Malaysia. The government identified these people as poor according to a certain poverty line. On the first visit, "they went to an old man, and they told him that they came to try to overcome the problems of his poverty. Surprisingly, he was so upset. He said: 'I am not poor. I have a lot of hens and chickens. I can eat chickens anytime I like. I have even cow. If I want to have beef, I could have it easily. I also plant vegetables around my house. And, also I can easily get fish from the river. So, I am not poor.' But when the enumerators asked if he has money, he replied: 'I don't have money, but I am OK., I can fulfil my basic needs.'"

Another narration of the same expert was: "My enumerators were surprised to see a big house, a bungalow with many vehicles in front. The vehicles were those used to plant paddy, lorries, and so forth. A woman received my enumerators, and they asked her: 'Are you by this name?' She said: 'Yes,

I am'. 'So why are you on this list of the poor? Your house is big.' She said: 'This house belongs to my husband, and the vehicles in front belong to my husband. Yes, he is rich, but I am poor because I don't have anything.'"

The expert associated these two people's evaluation regarding their poverty with their spirituality, specifically their *iman* and *taqwa*. The older man feels satisfied even though he doesn't have money because his *iman* and *taqwa* are high as opposed to the woman who thinks she is poor even though her husband has much wealth because her *iman* and *taqwa* is low.

Stakeholders' Views on the Challenges of the Framework

There are challenges in the measurement and implementation part of the proposed framework. Selecting a moderate number of variables/indicators is a challenge. Like the challenge in spirituality, producing or finding data can be problematic for other dimensions. In addition, a political will or convincing society is necessary; hence, the top-down or bottom-up approach must be chosen.

The majority emphasised the measurement part of the proposed framework. Accordingly, for Expert 2, the framework needs to be pragmatic, and something that can be operationalised; thus, which dimension and subdimension to add/remove is a difficult decision. For Expert 4, finding data for the variables, particularly for the dimension of spirituality, is challenging. Measuring spirituality/religiosity is very difficult as everything Muslims do is part of the religion. For Expert 5, challenges related to measurement; include identifying the variables to be used (particularly regarding non-material ones) and whether we have access to secondary or primary data. In addition, rationalising the variables, we plan to use from an Islamic perspective is another challenge. For Expert 6, finding/producing data (particularly for spirituality, as the framework should not be specific to one religion) and defending that the Islamic perspective does not exclude non-Islamic societies are the challenges. According to Expert 7, constructing an index using many indicators and proxies can be challenging. On the other hand, there was the top-down or bottom-up approach discussion. For Expert 1:

The main challenge is submitting the proposed framework to the people living in poverty, whether they agree with it or not. If you are the only person deciding this and you impose it on the people living in poverty, just notice that you are disempowering them; instead of empowering them and giving them a voice on their condition, you are speaking on behalf of them and silencing them.[...] There is a huge power imbalance between researchers and people living in poverty; you need to be aware of that. There are many epistemic injustices that you need to counteract if you want to build knowledge that is fair to all.[...] Researchers must accept to share their power with people living in poverty, which means that sometimes they must accept to listen more than to speak.[...] Too many researchers are not aware of the power they exert when they build knowledge. They prioritise some views, their own views that other people do not share. They have the power to impose them. People living in poverty, by definition, have very little power to voice their concerns and very little power to build theories, of course. (Expert 1, Semi-Structured Interview, 14 January 2022).

The expert also emphasised that "Governments resort to experts, well-known experts from the universities, but never to people living in poverty who are the true experts on poverty because they know what it is when they live it, but it is not recognised." While Expert 2 insisted on using the bottom-up approach before implementing the framework, Expert 3 and Expert 4 focused on implementing this framework. Expert 3 asserted that in the implementation stage, choosing which path (top-down or bottom-up) is the best, feasible and workable is challenging. On the other hand, Expert 8 suggested that these two approaches must be implemented together; in other words, both political will and society are needed.

Expert 2 focused on the framework itself, considering the proposed model: the framework will be ongoing work, but it is worth doing. It is not going to work everywhere. It is complex and difficult. It will always be an abstraction from reality. While these challenges are significant, they are the problems stemming from the nature of such studies; thus, these challenges are nearly inevitable in this type of research topic.

For Expert 3, the contemporary Muslim scholars themselves are a challenge, specifically:

The main problem is their use of conventional Western paradigms, and then they try to modify whatever can be modified and eventually claim that it is Islamic. That is what I call an *accommodative modification approach*, meaning that they take anything from the West and try to accommodate without destroying the paradigm of conventional economics and redefining its concepts. (Expert 3, Semi-Structured Interview, 12 January 2022).

Stakeholders' Views on the Prospect of the Framework

Most experts were hopeful about this framework's conceptualisation and use in further poverty studies, such as constructing an index and producing strategies to reduce poverty. For Expert 1: "This framework should first be submitted to discussion with people living in poverty before implementing it."

According to Expert 2, the framework is comprehensive and more nuanced, similar to SDGs:

That [using ideas from different disciplines when generating the proposed framework] is the actual strength of your work. Many psychologists and economists stick to their own discipline. We are not going to solve the problems we have now on the world just by one discipline itself. We need to be talking to each other. This is really the future of academic researchers to talk across disciplines; that's where we get new ideas. (Expert 2, Semi-Structured Interview, 12 January 2022).

For Expert 4:

Certainly, for the Muslim world, if we can develop a better framework, it will actually give a more comprehensive and relevant measurement of poverty. We have to be effectively implementing, measuring, and understanding the framework. Certainly, it will be very much a reflection of the Muslim Ummah. I would argue even for humanity. So, if we can bring religion or ethics back into the discourse of economics, then I think economics would be better off, and all humanity would be better off. (Expert 4, Semi-Structured Interview, 14 March 2022).

According to Expert 8: "Great prospect! Because it is good for everyone. It is inclusive; it takes every faith tradition, it takes every political persuasion, it is good for everyone. So, it has a high prospect and should be done."

The focus of Expert 3 was on spirituality and the proper definitions of the concepts used. Accordingly:

To have the prospect of this framework number one, you have to have the right paradigm, Islamic spirituality or religiosity. Number two, you have to have the right definition of not only the paradigm but also the definitions of the concepts, dimensions, and indicators of poverty. (Expert 3, Semi-Structured Interview, 12 January 2022).

According to Expert 5, if we have the data, particularly secondary data, since collecting primary data is costly and the implementation is difficult, we will have the prospect. Also, the expert suggested that we can argue that these additional dimensions look at poverty differently.

Expert 6 asserted: "The proposed framework is new and has so much potential for publication and your Ph.D. dissertation. In real life, I think this is prospective if you have the data."

Discussion

The data in Theme 1 was expected and can be classified as an ordinary theme, particularly regarding the unidimensional approach to poverty and measures. While the view towards multidimensional measures was relatively moderate, they were non-comprehensive, particularly by Islamic economists. However, criticisms towards poverty approaches, and mainly the conventional paradigm, were severe

and unexpected, particularly those “not democratic,” “not ethical,” “not scientific,” “colonialist,” and “hide some facts.”

Considering Islamic literature on poverty, Theme 2, while the literature has extended significantly in recent years, studies are still within the conventional paradigm and are not comprehensive. Whereas poverty studies are associated with the *Maqasid al-Shariah* perspective, the models and the concepts used need to be defined from an Islamic perspective. Accordingly, there are two approaches in Islamic economics and finance: one is looking at conventional from an Islamic perspective, and the other is looking at the Islamic/*Maqasid* view and seeing how the conventional fits in. While some Islamic scholars are the proponents of the first approach, others support the second. In addition, while some multidimensional poverty indexes are produced, the multidimensional perspective has not been fully developed, and operational poverty measures are missing.

The experts interpreted that our proposed model is in the right direction in defining poverty from an Islamic perspective. However, they had some criticisms. One of them was that we might have additional dimensions: knowledge and material. The other was that spirituality/religiosity has priority over other dimensions; spirituality determines the nature of the remaining dimensions and their subdimensions. It determines the indicators to be used for a measure. In addition, the concepts used within the model need to be defined from the Islamic paradigm. Hence, in the revised version of the proposed model, there are two more dimensions; knowledge and material. The hierarchy among the dimensions is redesigned so that spirituality has priority and shapes the nature of other dimensions. Figure 3 shows the revised proposed Islamic multidimensional framework for defining poverty and its measurement.

Figure 3: Revised Proposed Framework of Poverty



Source: Authors' own

While an expert focused on the different paradigms and epistemological underpinnings of Islamic spirituality, others underlined how religion and science were separated, which causes the spirituality/religion aspect to be out of scope in economics-related studies. Consequently, non-material aspects of poverty have been debated less in conventional poverty literature.

There are challenges in the measurement and implementation part of the proposed framework. Selecting a moderate number of variables/indicators is a challenge. Producing or finding data can be problematic for other dimensions, particularly for spirituality, especially considering Islam. Everything Muslims do is a part of the religion; its definition and measurement are complex. In addition, a political will or convincing society is necessary; hence, the top-down or bottom-up approach must be chosen.

The framework has been received positively by the experts. It has the capacity to serve as an effective framework for people living in poverty, particularly in Muslim societies, as most of the frameworks and measures available do not reflect Muslim lives. The framework claims to be inclusive, which the experts also endorsed. Once the challenges above are mitigated, the framework can reach its aims and present a better conceptualisation than the existing ones.

As we stated previously, most Islamic studies, such as Amiruddin,³² Bedoui,³³ and Khan,³⁴ used *Maqasid al-Shariah* as the dimensions of socio-economic development or similar concepts. However, a few proposed different dimensions. Salih³⁵ suggested using productivity, equality, sustainability, and empowerment as components of alternative human development. Anto³⁶ used faith, life, science, family social, and property as indicators to construct the Islamic Human Development Index (I-HDI). Mukhtar et al.³⁷ used ten variables; mercy, integrity, piety, thankfulness, patience, honesty, justice, chastity, fulfilment, and tolerance, in addition to *Maqasid*, to construct *Hayat-e-Tayyaba* Index (HTI Index). Ghazal and Zulkhibri³⁸ used the Gini index, poverty index, GDP growth, and non-interest income ratio to total assets to construct the Inclusive Growth Index (i-IGI). Aydın³⁹ developed an HDI including physical, spiritual, ethical, animal, social, deciding, and oppressive selves. There seems to be more agreement on using *Maqasid al-Shariah* as dimensions because the studies employed other dimensions relatively less. However, as we stated before, we considered *Maqasid al-Shariah* objectives to be covered; hence, our classification of necessities/needs was different. Furthermore, our dimensions have the potential to be widely accepted as our framework is human-centred.

As Helminiak⁴⁰ reported: “although higher levels of income correlate with overall life satisfaction (Witters and Liu 2017), once a basic level is met, income shows no consistent correlation with measures of happiness, and after a certain point, even massive increases in income make no difference in measured daily happiness (Easterlin et al. 2010; Kahneman and Deaton 2010).” Hence, if it is *saadah* that a Muslim’s ultimate aim for this world, moderately fulfilling biological, psychological, and social needs are sufficient. On the other hand, spirituality, particularly the depth of spirituality, is associated with “contentment with a simple lifestyle.” The author emphasised that spiritual/spiritually sensitive people live a simple lifestyle. “They eat moderately; they dress unpretentiously if, sometimes, playfully; they are content with simple accommodations. They are not possessive of their belongings and are kind and generous to others in various ways.”⁴¹

Conclusion

This research tested the proposed Islamic multidimensional poverty framework based on the preliminary findings to develop a poverty index. The eight experts revised and improved the proposed model by adding the dimensions of knowledge and material. Also, spirituality is prioritised over biological, psychological, social, knowledge and material dimensions with spirituality shaping their natures. These needs need to be met at a moderate level.

Future research could measure poverty by considering our findings and those of similar publications, particularly from the Islamic perspective. We will benefit from the book “Towards a *Maqasid al-Shariah* Index of Socio-Economic Development” as it consists of papers on constructing Islamic multidimensional poverty indexes. Similarly, reducing poverty is another separate study that we may work on following the route of our proposed model. Once we complete the measurement stage, we may recommend ways to reduce poverty within this scope.

³² Amiruddin (2019), “Maqasid al-Shariah,” pp. 21-53.

³³ Bedoui (2019), “Shariah-Based Ethical Performance Measurement Framework,” pp. 55-123.

³⁴ Khan (2019), “Consumer Behavior,” pp. 125-157.

³⁵ Salih (2011), “Comprehensive Human Development,” p. 23.

³⁶ Anto (2011), “Introducing an Islamic Human Development Index (I-HDI),” p. 82.

³⁷ Mukhtar et al. (2019), “Socio-Economic Philosophy of Conventional and Islamic Economics,” p. 266.

³⁸ Reza Ghazal, and Muhamed Zulkhibri (2019), “Islamic Inclusive Growth Index (I-IGI): Measurement and Determinants,” in Salman Syed Ali (ed.), *Towards a Maqasid al-Shariah Index of Socio-Economic Development Theory and Application*, Switzerland: Palgrave Macmillan, p. 293.

³⁹ Necati Aydın (2017), “Islamic vs Conventional Human Development Index: Empirical Evidence from Ten Muslim Countries,” *International Journal of Social Economics*, Vol. 44, No. 12, pp. 1571-1572.

⁴⁰ Helminiak (2020), “Material and Spiritual Poverty,” p. 1458.

⁴¹ Helminiak (2020), “Material and Spiritual Poverty,” p. 1470.

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