

HAD AL-KIFAYAH: A GUIDE TO DETERMINING ASNAF OF THE FAKIR AND THE POOR

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ABSTRACT

Had al-Kifayah is a standard of living/standard of adequacy to live a decent life in the perspective of Islamic economics. A person with a daily life below the standard of had al-kifayah is included in the category/ asnaf of the poor. This article aims to describe the had al-kifayah indicators as a guide in determining asnaf indigent and poor. This research is a literature study, by looking at the literature from several researchers who highlight from various perspectives and different views. The results of this study indicate that the had al-kifayah indicators consisting of food and drink, clothing, housing, education, health, and vehicles are in accordance with the rules of maqasid ash-shari'ah which can ensure the realization of a decent life. Had al-kifayah does not only look at the amount of income, but also guarantees the fulfillment of indicators for the needs of a decent life so that it can change the status that was initially lacking to become affluent in the future.

Keywords: *Asnaf indigent and poor, had al-kifayah and a standard of living.*

INTRODUCTION

The discussion of the underprivileged is closely related to the problem of poverty, which basically means a situation where there is a shortage in meeting basic needs such as food, drink, clothing, and shelter. Poverty occurs due to a lack of all basic needs or difficulty in obtaining work. This poverty problem is indeed a global problem at the international level, in other words, every country has a poverty problem. However, what makes the difference is the level of poverty (Sulaiman, 2013).

Islam has the view that poverty is a matter of *sunnatullah fil hayah* (Sugeng & Ab Rahman, 2016). Although there are so many methods and methods that can be applied in reducing and eradicating poverty, they have been shared along with the arrival of Islam. Among these methods are zakat, alms, infaq, waqf, and so on. The provisions of Islam in an effort to reduce the level of poverty are not only by means of zakat, alms, infaq, waqf, but there is an implied meaning and meaning of the problem of poverty.

The implied meaning of the case of poverty may be referred to the thing that has happened, namely the relationship and brotherhood that has been carried out by the Prophet Muhammad SAW between the muhajirin and the ansar. The emigrants who emigrated from Mecca to Medina without bringing any property were assisted by the Ansar when they arrived there. This means that the religion of Islam really takes the problem of poverty very seriously through social virtues and helping each other Muslims. If you look at the poverty cases that apply in this modern era, the rich can reach out and reduce the burden of the poor in continuing their life (Sugeng & Ab Rahman, 2016). This is the implied meaning and meaning of the case of poverty which is *sunnatullah fil hayah* which has social concerns and mutual assistance.

Poverty which is *sunnatullah fil hayah* needs to be described from an Islamic perspective, including indicators of the necessities of life so that efforts to reduce poverty are right on target and the poor can turn into sufficiency. Unfortunately, currently the determination of the category of poor that deals with religion still refers to poverty from a state perspective. This case causes many differences in estimating poverty from an Islamic perspective. Each region has various and different standards for estimating the poverty threshold from an Islamic perspective or called had al-kifayah (Sulaiman, 2013).

The problem of had al-kifayah is an important problem in the zakat section. Had al-kifayah is the main issue in the zakat section because it has a link to calculating the limits of the necessities of life so that it can determine the needy and poor asnaf rather than *thamaniyyah al-asnaf* (Sugeng & Ab Rahman, 2016; Sulaiman, 2013). The calculation of had al-kifayah is important because there is no appropriate and appropriate standard for estimating poverty from an Islamic perspective. This article aims to describe the had al-kifayah indicators as a guide in determining the asnaf of the indigent and poor.

METHOD

This paper uses library research method. Continuing the study of this library, the author seeks meaning and knowledge that is closely related to the concept of poverty from an Islamic perspective and is equipped with the theory of necessities of life or had al-kifayah. The concept of poverty from an Islamic perspective expresses the views of the Maliki, Hanafi, Shafi'i, Hanbali, Qal'aji, Zuhayli and Husayni schools (Idrīsh al-Shāfi'ī, 1986; Zuḥaylī, 1985; al-Shīrāzī, 1990; Qal'ajī, 1989; abdul al-Ḥamīd, 1988; Ḥasan al-Shaybānī, 1990; Gharnāṭī, 1998; Ḥusaynī, 2001; Peerzade, 1997; Qudāmah, 1988). Meanwhile, had al-kifayah contains knowledge that is closely related to the needs that should be met in everyday human life, whether there is fulfillment of protection, food and drink, clothing, health, education and vehicles.

RESULT AND DISCUSSION

Islamic Perspective Poverty

Poverty is a condition in which a person or group of people does not have the ability to fulfill their basic rights to maintain and develop their lives (Suharno, 2008). Poverty in the Islamic perspective needs to be referred to in the views of several fiqh scholars, both classical and contemporary. While Shafi'i and Hanbali assume that poverty is a multi-dimensional problem in which the poor must receive assistance in the form of zakat collections to fulfill their daily needs (Qudāmah, 1988). The basic needs in life that must be fulfilled according to Shafi'i are in the form of food, drink, and clothing (Ḥusaynī, 2001). The poor according to this view are more difficult than the poor (Idrīsh al-Shāfi'ī, 1986), because the poor are defined as those who do not have property and work or have less wealth and work than the needs for themselves and the family they bear. This group needs 10 dirhams to meet the necessities of life but only has 2 dirhams.

When poor are people who have wealth and work but are only able to meet the necessities of life as much as 7 dirhams out of 10 dirhams from the necessities of life (al-Shīrāzī, 1990). Based on the views of Shafi'i and Hanbali above, it can be concluded that the needy and poor have several characteristics. The characteristics of a person who is said to be poor are not having any form of property, not being able to work, and having wealth does not reach half of the necessities of life. When poor also have the characteristic that they have wealth and work, but their wealth and work cannot meet the necessities of life and only fulfill half or more of the necessities of life

Maliki and Hanafi give an opinion about poverty from an Islamic perspective in the form of the absence of efforts to meet the necessities of life (abdul al-Ḥamīd, 1988), whether there is wealth or decent work (Gharnāṭī, 1998). The poor in this view are those who have less wealth than general needs but have not been able to meet the necessities of life. Poor are people who have nothing. Through the explanation above. It can be understood that the poor have a better position than the poor in an effort to fulfill the necessities of life (al-Ḥasan al-Shaybānī, 1990). This view is the opposite of the Shafi'i and Hanbali views.

According to Muhammad Rawwas Qal'aji, it is explained that poverty occurs due to a lack of wealth to meet the needs of life when the poor are defined as people who have property but less than 40 dirhams for their needs (Qal'aji, 1989). Maimun said that at one time 1 Uqiyyah was equivalent to 40 Dirhams (Peerzade, 1997). When poor is defined as a person whose basic needs are greater than the money earned than the results of work (Qal'aji, 1989).

According to Muhammad al-Husayni al-Hisani, and Wahbah al-Zuhayli, a poor person is defined as someone who does not have wealth and work so he is unable to meet the basic needs of his life, including someone who no longer has a family (husband/wife, children or siblings) which is not sufficient for their livelihood. Furthermore (Husayni, 2001), the indigent is defined as someone who does not have property and work so that he is unable to meet the necessities of life, including someone who no longer has a family (husband/wife, children, or siblings) that does not meet the necessities of life. For example, a person's necessities of life are 10 dirhams and he only has 3 dirhams. When poor is defined as someone who has a job and has income from the results of his work but has not been able to meet the needs of his life. For example, the necessities of life are 10 dirhams when the income from work is only 8 dirhams, so the necessities of life are not sufficient. Wahbah al-Zuhayli added that the necessities of life that must be met in contemporary times are food and drink, clothing, shelter, education, health, and vehicles (Zuhayli, 1985).

Had al-Kifayah and Indicators of Adequacy

Had al-kifayah from the language aspect is taken from Arabic, namely the word (حد) which means limit, and the word (الكفاية) which means sufficient. While from the term is the minimum level of need. Had al-kifayah is the level of economic adequacy that is appropriate to ensure the survival of an individual and those who are in his care. It is not limited to merely estimating the minimum limit, but it addresses the issue of the appropriate stage to ensure the survival of a person and his dependents. Another term commonly used to denote had al-kifayah is *al-hajjah al-asliyyah*/ basic needs (Sulaiman, 2013).

The case taken into account is based on the need in the form of *daruriyyah* and not in the form of *hajjiyyah* or *tahsiniyyah*. These needs in the form of *daruriyyah* are the basic needs needed by humans to live normally such as food, clothing, shelter, health, and others that are considered appropriate. The assessment made in determining had al-kifayah includes six aspects, namely protection, food and drink, clothing, health, education and vehicles (Sugeng & Ab Rahman, 2016)

1. Protection includes spending providing protection for the whole house including rent, electricity bills, water bills and everything related to the basic needs of a house.
2. Food and drink means all food and drink ingredients eaten and drunk by household members and their dependents.
3. Clothing is all forms of clothing used by home experts such as daily clothes, school clothes, work clothes and others.

4. Health refers to all forms of medicine and equipment taken by home experts such as treatment, purchasing medicines at drugstores or pharmacies and so on.
5. Education refers to all expenses related to home expert education such as school/college/university fees, purchases of basic books and everything related to education.
6. Vehicles include all expenses related to paid carriage of homes such as petrol, vehicle insurance fees, bus mining and all forms of paid transport (Zuhaylī, 1985).

Had al-Kifayah Indicator According to the Maqasid ash-Shariah Concept

The discussion of the study below is a detailed explanation of the considered values/ indicators of calculating the asnaf in need and the poor in accordance with the maqasid ash-shariah concept. Areas follow:

1. Hifz al-Din. To realize the maintenance of religion, Allah SWT has obligated Muslims to carry out all the five pillars of Islam (Khalāf, 1990).
2. Hifz al-Nafs. In order to maintain the soul, Allah SWT commands humans to take care of themselves by providing adequate food and drink (Shāṭibī, 1991). To prevent and reject harm that may threaten the peace of mind, qisas, diyat, and kaffārah punishments are required for those who commit any injury or murder to another person (Khalāf, 1990). When referring to hifz al-nafs in the maqasid ash-shari'ah concept, it is found that the appropriate had al-kifayah indicators (Sulaiman, 2013) are food and drink, clothing, and housing.
3. Hifz al-'Aql. In order to maintain reasonable, Allah SWT requires every matter that guarantees prosperity and nourishes it by studying. At the same time, Allah SWT forbids everything that can damage and weaken the mind, such as drinking wine and smoking booze. In addition, Islam requires that punishment be imposed on those who drink wine and smoke booze (Khalāf, 1990). If you refer to Hifz al-'Aql in the maqasid ash-shari'ah concept, you will find similarities with the educational indicators in the had al-kifayah concept. Education is a contemporary necessity that can bring someone out of poverty in the future (Sulaiman, 2013), and seeking knowledge is a matter that is encouraged in Islam.
4. Hifz al-Nasl. To ensure the continuity of the offspring, marriage is prescribed. To maintain it too, Islam forbids adultery, accuses other people of adultery without bringing witnesses, aborts the womb, and imposes penalties on those who do it so that there is no mixing of lineages and can maintain human dignity and honor (Khalāf, 1990). If you refer to Hifz al-Nasl in the Maqasid ash-Shari'ah concept, you will find similarities with health indicators in the had al-kifayah concept (Sulaiman, 2013). Health indicators are focused on care and maintenance and ensuring continued offspring.
5. Hifz al-Mal. In order to obtain wealth, Islam obliges us to try to find sustenance and prescribes the muamalat of fellow human beings such as buying and selling, renting, grants, partnerships, loans, and so on. In order to

maintain it, it is forbidden to eat other people's property in a vanity way such as stealing, gambling, usury, corruption, and so on. In addition, punishments such as cutting off hands for theft and compensation for damage and loss of other people's property (Khalāf, 1990). If you refer to hifz al-Mal in the maqasid ash-shari'ah concept, you will find similarities with vehicle indicators in the had al-kifayah concept. The vehicle indicator is a derivation of property, where the vehicle is a means of working to find treasure (Sulaiman, 2013).

Through the explanation above, it can be understood that the had al-kifayah indicator is in accordance with maqasid ash-shari'ah. The derivation of had al-kifayah in the form of food and drink, clothing, and shelter is in line with efforts to protect oneself and one's soul. While health is also an effort to maintain offspring. In addition, education with honors as a safeguard against the mind and work vehicle is aimed at finding wealth. If the soul, mind, lineage, and property can be protected, then essentially it is able to maintain the religious element of maqasid ash-shari'ah. A summary of the explanation above can be seen in the table below:

Table 1: Conformity of Had al-Kifayah Indicator with Maqasid ash-Shariah

Had al-Kifayah Indicator	Maqasid ash-Shariah
-	Hifz al-Din
Food and Drinks	Hifz al-Nafs
Clothes	
Residence/ house	
Education	Hifz al'Aql
Health	Hifz al-Nasl
Vehicles	Hifz al-Mal

CONCLUSION

Had al-kifayah is a standard of living/ standard of decent living needs in the perspective of Islamic economics. This standard deserves to be used as a guide in determining the asnaf of the poor and needy, which sometimes still differ from one another. This standard is based on basic needs that are primary/ *dharuriyah* and not based on secondary or tertiary needs. The current primary life needs cover six indicators, including food and drink, shelter, clothing, health, education, and vehicles. With the fulfillment of the six indicators above, it is hoped that it can change the status of life which was initially lacking to become affluent. The indicator of had al-kifayah as a standard of decent living needs turns out to be in accordance with the maqasid ash-shariah concept, namely maintaining religion, soul, mind, lineage, and property. Had al-kifayah does not only look at the amount of income but also guarantees the fulfillment of indicators of the need for a better life in the future.

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