

Hadd Al-Kifayah (Subsistence Criteria) As a Measurement of Islamic Socioeconomic Security

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Hadd Al-Kifayah (Subsistence Criteria) As a Measurement of Islamic Socioeconomic Security

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Abstract—This study aims to draw up the concept of the measurement of a socioeconomic security system in Islam through a had al kifayah approach in compliance with the principle of justice in welfare, especially as regards the extent of decent living needs. Socioeconomic security is based on the fulfillment of the basic human needs (al-haajat adh-dharuriyyaat) wherein it is the goal of a country's existence and the purpose of syariah itself. This research uses qualitative approach. The method used is literature review and in-depth interview with expert informants and furnished with a market survey of the basic needs that are required. Based on the result, there is a measurement of n fulfilling an Islamic Socioeconomic security system based on the concept of had al-kifayah as the establishing what constitutes the requirements of a decent living Indonesia which remains as yet unsatisfied.

Keywords: Hadd Al-Kifayah, Islamic Socioeconomic Security.

I. INTRODUCTION

There is a difference between an understanding of Socioeconomic security in capitalism and socialism. In capitalism, socioeconomic security is just corrective ideas, whereas capitalism supports the market mechanisms that caused gaps and injustice in Europe-America in the 19th century. In the capitalist system, it appears that socioeconomic security can only be achieved by very wealthy countries. Although there is great attention to the poor, the facts show that capitalist countries still do not have "secure protection" for the poor. The socioeconomic security system which has been developed by developed countries is good, but has some weaknesses and is dependent on the conditions in the countries. Various lobby groups have emerged that are more found of the cessation of the socioeconomic security system. The influential political groups in several industries which have good socioeconomic security have not found a government commitment to a guaranteed minimum income for everyone who needs it.

Social security programs in the developed capitalist countries are generally structured as a system of both welfare and guarantees. In most problems, the nature of the guarantees are much more weighted than the nature of welfare. The best part of the socioeconomic security system in developed capitalist countries is financed by income taxes.

For most beneficiaries, the best part is a retirement program, whether entrepreneurs or workers brought down plundering in financing the program. Taxes paid by those in employment are used to pay for the retirees. This means that each generation of workers provides assistance for unemployed or groups who do not qualify to work. Socialists seek to embody socioeconomic security through the idea of equality in ownership. In socialism, ownership of the tools of production will be banned, because it is considered to impede justice. With the ban, individuals will have equal shares in the ownership and, in turn, will receive social security. It, thus, does not guarantee the attainment of social security. Because socialism actually prefers a ban on ownership of the means of production, without being able to ascertain whether social security is manifest or not. So what is exactly guaranteed in socialism is the ban on the ownership of the means of production, not social assurance itself.

In contrast to this, in the Muslim system, everyone must have the guarantee of a minimum living. Jurist has an overview that the protection of legitimacy must be given in accordance with the principle of fulfilling the needs so that every citizen can obtain the implementation of this principle. The history of the first period of Islam shows that the socioeconomic security system even paid for the cost of marriage for people who were truly in distress and also paid the debts of someone who had died. Emphasis focused on utilization of the socioeconomic security system to help the unemployed by giving capital assets to them so that they would have an income.

Fiqh experts have discussed the ultimate question about identification of the basic needs that must be filled for all citizens. Al-Quran and the Sunnah repeatedly stress the giving of food to those who are hungry, thereby fulfillment of the needs of nutrition for everyone is to be clearly reckoned to relieve the affliction of the poor. Other priority fulfillments of basic needs are clothing and housing. Fiqh experts have explained food, clothing and housing are not all that are required to maintain survival, but that these are some of the particular needs that must be considered by the Islamic community. Each state has a different calculation on had al-

4

kifayah for different households depending on different variables and prices according to location and area and also the number of household members and age group in the households (Othman et al., 2015).

In Islam, the fulfillment of the basic human needs has been guaranteed. Islamic law experts believe that citizens have the responsibility to guarantee the fulfillment of *daruriyyat* in any respect and also *hajiyyat* if the sources are enabled. It has been recognized that the changes cause a limitation on three kinds of needs, so that what has been mentioned is not always valid. The most important thing is that the guarantee of human basic need fulfillment should be available for everyone, even if the terms and the main part can be slaked in time at any time, and shall be decided in accordance with the condition of being real and a country's average standard of living.

Meanwhile, the primary needs of peace, health and the individual are a country's direct responsibility. It contains the understanding that the people should receive fulfillment of the needs of security, health and education free from the government. This is what is currently being done by the government through a compulsory nine years of education, requiring to graduate from junior high school borne by the government. In January 2014, the government implemented a socioeconomic security in which all citizens got health facilities to be dealt with by *Badan Pelaksana Jaminan Sosial* (BPJS).

If the natural source is a form of a mandate from Allah and humans will respond in His presence, this shall be no option, except used with justice. Al-Quran and As-sunnah place emphasis firmly on justice, make it e one of the basic aims of syariah. Fraternity, one of the objectives of other basic syariah, will be a vacuum if not amplified by justice in the allocation and distribution of resources that have been given. According to the Al-Quran, enforcement of justice is one of the basic aims god gave to the apostles (Qs.Al-hadiid: 25). Therefore, it needs the measurement concept of a socioeconomic security system through syariah by the *had al-kifayah* approach

II. LITERATURE REVIEW

A. Islamic Socioeconomic Security

One of the advantages Islam has over other ideologies is the unique nature of the socioeconomic security system. This socioeconomic security is based on the basic human needs (*adh-dharuriyah*) and is the goal of a country's existence and the purpose of syariah itself. The socioeconomic security system first appeared in the first Islamic period, which was the messenger and khulafaur frasyidin. Law experts agree that, in spite of the high development of a country and the income per capita, Islam holds countries to manage the socioeconomic security system from the perspective that ensured no one is deprived of their basic living. Changes in per capita income are the main determinants of changes in poverty (Possumah, 2016).

The Islamic socioeconomic security system has different characteristics. A pension is absolutely not included. Its characteristic is to save money for the future. The Islamic

socioeconomic security system only reflects a solidarity fund obtained from the middle and upper class economy (the rich) and is reserved help those who are very poor. What qualifies for the Islamic socioeconomic security system does not depend on someone who can contribute to financing or the kindness received and has no connection to anyone's major contribution.

B. The Basic Human Needs

Asy-syatibi and Al-ghazali in Jauhar (2009) divided the human basic needs (*adh-dharuriyah*) into five, namely religion protection (*ad-diin*), person (*an-nafs*), understanding (*al-' aql*), heredity and honor (*an-nasl*), and treasure (*al-maal*). And the basic needs called *al-hajat al-asasiyah* are also divided into two. First, the individual basic needs are clothing, food and housing. Second, all people have the basic needs of security, health and education.

The literature of law experts limits the difference between three types of human need and classifies them as *daruriyyat* (need), *hajiyyat* (pleasure) and *tahsiniyyat* (moral). Needs are not only related to things which have the effort to sustain *nafs* (the physical body of humans), but also things which are able to protect *diin* (religion), *'aql* (mind), *nasl* (heredity) and *maal* (treasure). *Hajiyyat* increases the quality of a good life and eliminates suffering and the lurch, while *tahsiniyyat* adds beauty without limits of excess. That basic needs which need to be accomplished should be the goal for each rule or Islamic law (Sharia). Therefore, human security is someone who is able to fulfill their basic needs.

C. The Role of Country in Islam

The role of the country in Islam is in fulfilling both these basic needs, which have been divided into two . First, in fulfilling the individual basic needs (clothing, food and housing), the state essentially has an indirect role, except individuals who are no longer able to fulfill their own needs. The definition of indirect shows that the state does not necessarily provide clothing, food and housing to the citizens for free. The role of the state is to ensure the implementation of the syariah laws, especially a living law (*ahkam an-nafaqat*), over people, so they can fulfill the individual basic needs. If this law has been implemented and individuals are still not capable, then the state has a role and is directed to fulfill their basic needs. Meanwhile, in fulfilling all of the citizens' basic needs (security, health and education), the state must have a direct role, which means the country must provide this to all the people for free. There are many ways that countries can ensure the fulfillment of the individual needs indirectly. Islam requires every adult male Muslim to work and fulfill a living for himself and people under their responsibility (QS.Al-mulk: 67). If he is not able to fulfill his *dharuriyyat*, he will become their kinsman's responsibility. Enforcement of fulfilling is done by the state.

The mechanism fulfilling these individual basic needs, according to Al-Maliki, starts by taking possessions of the *maal* house source from charity. Because the poor are *asnaf*, they are eligible to receive charity or Zakat. If the charity is insufficient, then the house *maal* is sourced and also zakat can be used. If this is not enough, the state can implement

taxes (*dharibah*) from people who are able to fulfill the basic needs of these people.

D. The Nature of Prosperity and a Prosperous Society

Prosperity, according to Islam, is the achievement of the aims of human life, which is to attain *al-falah*, namely happiness in the world and the hereafter. Happiness is measured by fulfilling the basic human needs, which are the *adh-dharuriyyat* needs, consisting of five things: protection of religion (*hifdzu ad-diin*), protection of persons or their soul (*hifdzu an-nafs*), protection of their mind (*hifdzu al-aql*), protection of treasure or property (*hifdzu al-maal*), and protection of heredity (*hifdzu an-nasl*). All this is called *maqashid syariah* or the purpose of syariah.

To reach happiness (*al-falah*), people have to protect their soul (*hifdzu an-nafs*), meaning that man must be able to protect his humanity. In Islam, the soul is not only a physical means or body or sport, but contains the soul invisible. A man needs to be able to reach the *muthmainnah* soul level, the peace soul (*nafs*), as required by Allah in Al-Fajr 27-30 (Adjuli, 2010).

E. Measures of Prosperity

The development of the modern measurement of poverty has undergone various notable stages (Moisio, 2001). Most of the measurement used to measure prosperity is a household's real income which is adapted to the difference in the size of family and demographic composition (Ravallion and Lokshin, 2000). It can be defined as the total household income divided by a poverty line which gives the cost of utility (utility), some reference to the price applied and household demographic. Niemietz (2011) summarized the two definitions of subjective poverty as: a) self-assessment of the poor condition; and b) self-reporting of the minimum income to maintain a minimum decent standard of living.

III. RESEARCH METHOD

The method used is descriptive qualitative, using a number of literature reviews and an in-depth interview with some expert informants and with a survey in some markets in Surabaya. The data will be converted into some regions in Indonesia. The in-depth interview is done to find the nisab through the price of gold. The survey was conducted on 60 items of merchandise to measure the need for a decent living based on Permenakertrans number 13/2012. The data were divided into two, household consumption and gold prices.

A measuring instrument used to measure human prosperity is a nisab. Taking qiyas is the determination of zakat, so someone could be called prosperous if he is required to pay zakat (*muzakki*). *Muzakki* are Muslims who have acquired property that reaches a nisab, that is the lowest wealth which will be issued a zakat, and is as high as 94 gram of gold. Thus, someone who has not been affected by zakat could be called still poor. As such, the poverty line and prosperity is described by Zadjuli (2010) in the figure below. The second measurement of human prosperity is the

fulfillment of the need of a decent living. According to the BPS, 60 items of living needs must be fulfilled every month in various regions.

IV. RESULT AND DISCUSSION

Measuring the above properly is not easy. Therefore, many Muslim economists have also tried to use economics in measuring prosperity. One of those is by a making prosperous limit and determining prosperity by establishing a poverty line. Taking qiyas in the determination of zakat, so someone could be called prosperous if he is burdened with an obligation for alms (*muzakki*). As such, the poverty line and prosperity for 2010 is described by Zadjuli in Figure 4.1.

Figure 4.1 shows that the prosperity line (G Kma) and the poverty line (G Kmi) are close to one another and increase along with the increasing price of gold and household consumption. The wealth is nisab (94 grams of gold) plus autonomous consumption in (Co) or human basic consumption. This is because the obligation of paying zakat occurs if income minus autonomous consumption reaches the gold *nisab*.

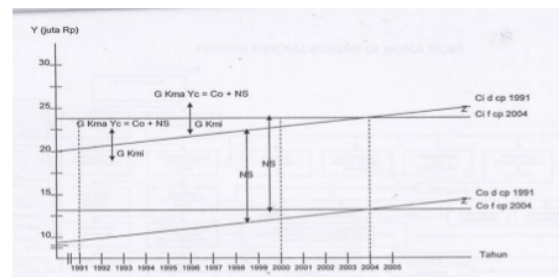


Figure 1. Islamic Poverty Line & Prosperity Line (Source: Zadjuli, 2010)

The national Prosperity line (GKma) and national Poverty Line (GKmi) continue to increase from year to year. This is caused by increasing gold prices and household consumption (autonomous consumption/Co) also increases from year to year, as is shown in Table 1.1 :

Table 1.1. Components of the poverty line in 2006-2016

Year	Household Consumption (IDR-Billions)	Household Consumption Average (IDR)	Price of Gold (Rupiah/gram)	N (Nisab) 94 gram (IDR)	G Kma/ G Kmi
2006	2.093.051	36.784.728	205.07.00	19.276.580	56.061.308
2007	2.510.500	43.509.532	246.084	23.131.896	66.641.428
2008	2.999.956	51.570.446	295.301	27.758.294	79.328.740
2009	3.290.956	56.331.730	354.361	33.309.934	89.641.664
2010	3.641.996	61.605.535	425.234	39.971.996	101.577.531
2011	3.977.288	67.383.805	510.281	47.966.414	115.350.219
2012	4.195.788	70.100.771	541.520	50.902.880	121.003.651
2013	4.423.417	72.893.928	523.550	49.213.700	122.107.628
2014	4.651.480	75.618.830	520.133	48.925.502	124.544.332
2015	4.882.258	78.345.443	544.787	51.209.978	129.555.421
2016			588.421	55.311.574	55.311.574

Sources : BPS, Aneka Tambang, edited).

In Table 4.1, it can be seen that, from year to year, household consumption increases significantly. According to the BPS data, the development of multiple social indicators of the Indonesian economy, as published in June 2016, show household consumption in 2006 is 2,093 (IDR) trillion, increasing by almost 2.5 times in 2015, which is 4,882 (IDR) trillion, so that autonomous consumption in 2006 of only 36,784,728 (IDR) increases to 78,345,443 (IDR) in 2015. According to the BPS, the average number of members' household years in 2015 is four people, with the result that the average consumption per person for 2015 is 19,108,644.62 (IDR) per person per year.

The same thing happened to gold prices. In 2006, gold prices as of 31 December were 205.070 (IDR) per gram but increased to 544.787 (IDR) per gram on 31 December 2015. As a result, nisab, the minimum limit of property or treasure which will be hit with a zakat (94 gram of gold), increased from 19,276,580 (IDR) in 2006 to 51,209,978 (IDR). The increase in the household consumption and gold prices in ten years led to the prosperity and poverty line (GKma-GKmi) increasing from 56,061,308 (IDR) in 2006 to 129,555,421 (IDR) in 2015. If we use nisab as a basis of the prosperity or the poverty line, then we must count individual consumption as autonomous, that is expenditure that must be issued by everyone for one month later, which is called had al-kifayah. So for any method of poverty measurement, there should be a measure that shows the cost by which people can live prosperously or not poor.

In Indonesia, there are many standard methods that we can use as a measure of standard prosperity, such as the poverty line (BPS), the need for decent living (Remuneration Board or Wage Council), the minimum need for decent living (Wage Council), and so on. The basic method is different. The World Bank, for example, uses the size of expenditure 1.9 dollars per day, as a limit of poverty. The poor are those with income less than USD 1.9 per day. Assuming the current rate is Rp 13,000 dollars per million, the poverty line, therefore, is 780,000 (IDR). This is the minimum individual living need per month.

The Central Statistics Board (*Badan Pusat Statistik*/BPS) used a survey to measure the poverty line and obtained the different poverty lines for each region. BPS uses 40 items of human needs that have to be fulfilled every month in various regions. The result is that the average of the poverty line in national scope for September 2015 is 344,706 (IDR). Compared with Jakarta having the poverty line of 503,038 (IDR) per person per month, East Java much lower at 316,464 (IDR) per person per month. The Remuneration Board used a survey over 60 items based on *Permenakertrans* number 13/2012 for measuring (KHL). Because this research was carried out in each district and provincial region, then the KHL for each region is different. For example, in 2015 for Jakarta it was 2,980,000 (IDR) and for Surabaya 1,862,403 (IDR).

Table 1.2. Various Indicators of Prosperity in Indonesia

Number	Institution	Indicator	Value (Month) - (IDR)	Explanation
1	World Bank	USD 2/day	828,300	*assumption kurs dollar is USD 1 = 13,000 (IDR)
2	BPS	Survey of needs	393,151	*As of September 2014
3	Wage Council	Survey of 60 item needs (KHL)	1,763,180	*KHL as a basis of determination of minimum wage in Surabaya
4	Governor	UMK	2,710,000	* Inflation until December 2013 is 0.91% plus inflation in 2013 according to the state budget (APBN) In 2014 it is 5.5% plus economic growth according to APBD. For Surabaya 2014 it is 7.5% and 10% KHL
5	BPS	Consumption	1,592,387	*Average spending people/month 2015
6	LPEI	Nisab 94 gram + Autonomous Consumption	2,699,063	*Co = 78,345,000 Nisab = 51,210,000 or = 129,555 (IDR)/year/4 member of household

Source: LPEI, 2015, Edited

Of all of the various determination methods of had al-kifayah, the basic survey to count KHL as used by the Wage Council is the best. But, the assumption used is too much. According to *Permenakertrans* number 13/2012, KHL is based on 60 needs items consisting of seven categories, namely food, clothing, housing, education, health, transportation, recreation and savings. Were had measurable with details in it. For example, for food, carbohydrates are calculated at 13kg per month or equivalent to 156kg/person/year. It is 77.2% or more than the average need per person in Indonesia, which is 88kg /person/ year, plus 10 other food needs; hence, basic food KHL reaches 3,000 calories a day. Calculation of clothing is done in the same way. Assuming use is six trousers per year, six shirts, six underwear, etc., which are reckoned as having to buy new clothes, pants and t-shirt every two months.

In addition, although KHL is assumed for single workers, the minimum wage in the district and provinces is far above the poverty line for a small family. Surabaya, for example. According to BPS for September 2015, the poverty line in East Java is 393,151 (IDR). Assuming family consists of husband, wife and two children, then the poverty line for the

family is around 1,572,604 (IDR), which means Surabaya at 1,862,403 (IDR) was far above the household poverty line.

On the basis of its consideration, LPEI conducted a survey about the prices of 60 items used for measuring a single minimum cost of living (KHL) for 2015 based on *Permenakertrans* number 13/2012. Prior to that, the LPEI had conducted a survey on the real needs, which are different from the assumption used by *Permenakertrans*. This survey was carried out in various markets in Surabaya and converted to other areas in accordance with the consumer price index or IHK from BPS. The result was that the KHL or had al-kifayah for Surabaya was 2,477,151 (IDR) per person per month. If we use *nisab* as the base of the prosperity or poverty line, then we should count individual autonomous consumption, which is spending expenditure from everyone for one month, then we will know the *had al-kifayah*. Also, any method for measuring poverty requires a measurement which shows the expense or spending by which people can live prosperously or not poor.

V. CONCLUSIONS

Islamic socioeconomic security for fulfilling the basic human needs (*al-haajat adh-dharuriyyaat*) is the goal of the existence of a country and the purpose of syariah. The socioeconomic security system developed by developed countries is good, but still has a number of weaknesses. The result of this research indicated that there is a measure of fulfilling a socioeconomic security system based on the concept of *had al-kifayah* as a critical measurement of decent living needs (KHL) currently in Indonesia but which is still not ideal. If we take *nisab* as the base of prosperity or poverty line, then we should first count individual autonomous consumption, namely the expenditure by everyone for one month, in order to know the *had al-kifayah*.

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PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5
