



Investigating the Possibility of Stratification of Poor Households in Islam with the Analytical Hierarchy Process (AHP) Method

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Abstract

The efficient allocation of support resources to the poor and needy is one of the basic challenges in the policies, programs and actions of countries to reduce poverty until it is completely eradicated, one of the main factors of which is the neglect of priorities based on the real dimensions and standards of poverty. In this research, which was carried out with a descriptive and survey method, the dimensions and criteria of poverty were investigated and categorized with the Islamic approach, and then weighted and importance was measured using the opinion of elites and experts in the form of Analytical Hierarchy Process (AHP) model. Then, the poor households are leveled based on the importance of their type of need, so that they can be prioritized for assistance and support programs accordingly. The results of the research indicate that the households suffering from welfare, ability and participation poverty are in the first, second and third level respectively in terms of importance of need. In the stratification of poor households based on the criteria of each of the dimensions of poverty, the results show that households with income poverty are in the first level, households in poverty due to employment are in the second level, households without assets and health are in the third level, and households with education problems are in the second level. Fourth, households with housing problems are placed on the fifth level, and other needy households are placed on the next levels.

Keywords: *Poverty; Poverty Dimensions; Poverty Criteria; Stratification of Poor Households; Analytical Hierarchy Process (AHP)*

Introduction

In every society there are groups of people who, for any reason, do not have the necessary financial ability to provide for their livelihood and the essential and basic needs of their lives. Supporting institutions, which on the one hand usually act as an island and on the other hand, are often faced with an ever-increasing number of applicants and clients, prefer to focus on sub-goals such as interim and palliative aid and payments within the limits of their ability, instead of poverty alleviation as the main

goal. To be financially self-sufficient. One way out of this situation that has been noticed is to change the approach to poverty from one-dimensional poverty to multi-dimensional poverty.

The multidimensional poverty approach, although it is very important in terms of comprehensive attention to the factors and roots of poverty, and is a fundamental theoretical advance in related studies. It is considered poverty alleviation, but it does not pay much attention to the other side of a comprehensive poverty alleviation program, which is the limitations and lack of resources. In a comprehensive poverty alleviation program, importance should be given to the issue of optimal allocation of resources so that available resources and facilities are allocated to households whose poverty is more severe and deep than the rest. It is obvious that one of the requirements of this work is the leveling of poor households based on the dimensions and standards of poverty so that the intensity and depth of their poverty can be compared and ranked.

According to the mentioned problems and needs, the main issue in this research, Investigating the possibility of stratification of poor households is based on the dimensions and standards of poverty in Islam in order to provide the possibility of prioritization and optimal allocation of available resources. The article is organized in two parts: in the first part, the possibility of stratification of poor households is examined using poverty dimensions and criteria, and in the second part, an example of stratification using the Analytical Hierarchy Process (AHP) method is presented. Before entering the main topics, it is necessary to mention the background and concepts of the research in order to determine the innovation of the discussion.

Background of the Research

Paying attention to the different dimensions and criteria of poverty in the form of multidimensional poverty is considered a relatively new topic in the field of poverty research, and there are many research works related to it in Iran and the world. In Iran, Ali Maddadi (1387) has calculated the multidimensional index of poverty for the years 1383 and 1385 by considering the dimensions of income, housing, ownership of durable assets, health, social security, leisure time and education. Ahmadinejad (1389), To measure multidimensional poverty and inequality of Afghan refugees living in selected areas of Iran has been examined in terms of income, housing, education and public health. Raghofer et al. (2013) measured the multidimensional poverty index in 22 districts of Tehran using the information theory approach. Chizari (2012) weighting the dimensions of multi-dimensional poverty in Iran using two approaches "equal weighting" and "hierarchy analysis process", "paid attention to different weights for six characteristics of multidimensional poverty and then measured multidimensional poverty with the poverty line approach based on the information theory approach based on the different substitution levels between the characteristics. Yousefi and colleagues (2012) investigated, measured and compared multidimensional poverty in nomadic tribes of Iran using the Alkeyer and Foster method. Askari and Ghafoorzadeh (2013) have studied multidimensional poverty from the Islamic point of view and compared the conventional indicators with it. They have concluded that Islam's approach to poverty is a comprehensive approach that includes ability approaches and social participation. Fitras and Qudsi (2013) used the Alkaire and Foster method to measure multidimensional poverty and concluded that the multidimensional poverty index provides a reliable framework for comparing poverty at the global, national and regional level. Mokhtari (2014) has dealt with the category of multidimensional poverty index, replacement of indicators and finally measuring and calculating the amount of multidimensional poverty as well as introducing the methods used in it. Esfandiarpour (2014) measured multidimensional poverty in Iran using the Alkyre-Foster approach and used the Analytical Hierarchy Process (AHP) to weight the indicators. Qodsi (2016) and Zarghami (2016) explained the multidimensional poverty index in Iran.

Various researches have been done outside of Iran, the most important of which are the works of Vagel (2008), Kakwani and Silber ,(2008) Louis-Marie Asselin (2009), Alkeyer et al. (2011), Simadamor et al. ,(2016) Roger White. (2017) and Chinning et al. 2017) has reflected that it has addressed the importance of multidimensional poverty and its investigation and measurement methods in different societies with different characteristics.

These show that the subject of poverty, its dimensions and indicators have a relatively rich history and literature, and to a great extent, the dimensions of poverty, poverty measurement methods, poverty indicators and multidimensional poverty indicators have been investigated both theoretically and empirically. Despite this, multidimensional poverty from the perspective of Islam has not been studied as it should and is considered a new work, especially in the part of weighting criteria and stratification of poor households based on the obtained weights. Therefore, the present research is innovative in two parts: one, in the part of examining multidimensional poverty from the perspective of Islam, and the other, in the part of stratification of poor households using the weighting of poverty criteria in Islam.

Research Method

The research method is descriptive-analytical, and the data related to the dimensions and criteria of poverty were collected and categorized by documentary method, and then based on Islamic sources, especially the verses of the Holy Quran, the narrations of the innocents, peace be upon them, and jurisprudential viewpoints. It has been presented in order to obtain the view of Islam about them. In the next step, the dimensions and criteria of poverty were weighted and measured using the opinion of experts and in the form of Analytical Hierarchy Process (AHP) technique. To provide the basis for stratification of poor households based on their importance.

The Concept of Poverty

In the vocabulary, the word poverty comes from the word "poverty" which means sorrow, desperation, lack of wealth, nothingness, insufficiency, lack, and the common point of all of them is a kind of lack or deficiency (Dehkhoda, 1377, the word poverty). Also, the word poverty also indicates a gap and a gap in something, as they call the gaps between the vertebrae of the waist "poor" (Ahmad Bin Fars, 1404 AH, Vol. 4, p. 443) and a well is also called "poor" (Zamakhshari, 1417 AH, Vol. 3, p. 44).. In summary, the singular principle in the article "poverty" is a kind of weakness and incapacity that causes need, in contrast to wealth, which is a kind of power and ability that solves the need. This meaning has different dimensions and applications in different fields, one of which is weakness in the field of financial and economic issues (Mustafawi, 1430 AH, Vol. 9, p. 130).

In scientific terms, "poverty is not having the things that a person needs in life and the incomplete or small facilities that depend on the development of a person's abilities and the emergence of his talents" (Hakimi, 1380, Vol. 4, p. 400). This definition refers to absolute poverty, while relative poverty means the inability to provide enough basic human needs at the family level (Ziyari, 1377 p. 80). In Quranic literature and parallel to it in narrative literature and jurisprudential literature, two terms poor and poverty are used, which means not having a livelihood (absolute poverty) and poverty means having little livelihood (relative poverty). A poor person is said to be a person who does not have anything to support his livelihood, and a poverty person is said to be a person who does not have enough (Hakimi, 2010, Vol. 5, pp. 70-71).

Absolute poverty means not having the necessary and basic needs of life (Sadr, 1417 AH, p. 679). Relative poverty is a situation that is lower than the standard of living of the society. This type of poverty varies depending on the economic status of the society. As the standard of living of the society improves, the concept of poverty also develops. Shahid Sadr has explained it in the form of an example in the way

that if the standard of living of the society requires that every family has a royal residence, then the families that do not have a royal residence are said to be poor (ibid).

The last approach to poverty is a composite or multidimensional approach, which is obtained from the combination of three approaches: income, ability and social. In this approach, income, ability and participation have been taken into consideration simultaneously as measures of poverty and ways to deal with it (Askari and Ghafoorzadeh, 2013, pp. 57-60).

Dimensions and Standards of Poverty in Islam

The latest findings of poverty research, the dimensions of poverty into three dimensions of welfare, ability and social participation He has categorized and considered criteria for each. In this part, the three dimensions and their criteria are examined from the perspective of Islam.

A) Welfare Dimension of Poverty

The welfare dimension of poverty indicates the financial and welfare status of the individual and the household. This dimension of poverty is emphasized by Islam, because the well-being and comfort of the people has always been the concern of Islam and it has considered it as a kind of need and has sought to provide it. For this reason, Imam Ali (a.s.) paid attention to the well-being of the people during his rule in Kufa and mentioned it as one of the achievements of his rule: "All the people of Kufa are now in a good condition, even the lowest people eat wheat bread and have a house." And they use good drinking water." (Ibn Shahrashob, 1379 A.H., vol. 2, p. 99).

Also, the Holy Qur'an emphasizes external adornment as one of the manifestations of prosperity, provided that it does not exceed the necessary limit (A'raf: 31 and 32). Among the narrations, there are examples that indicate prosperity and comfort and development in life. It is narrated from the Holy Prophet (PBUH) that he said «إِنَّ اللَّهَ يُحِبُّ إِذَا أَنْعَمَ عَلَى عَبْدٍ أَنْ يَرَى أَنْتَرَ نِعْمَتِهِ عَلَيْهِ وَ يُبْغِضُ الْبُؤْسَ وَ النَّبُؤْسَ» "God loves, when He has bestowed a blessing upon a servant, to see the effect of His blessing upon him, and He hates misery and despair."

(Harani, 1404 AH, p. 56). Imam Sadiq (AS) narrated a story with more explanations in this regard (Tabarsi, 1412 AH, p. 41).

These examples and cases like this indicate that in Islamic economy, people's welfare is not the only thing that is important, and people should use the available blessings to improve the quality of life. In the issue of poverty, one of the cases in which the lack is called poverty is not having enough livelihood, which is related to human well-being. In Islamic sources and studies, as well as common studies, criteria for welfare have been introduced in which differences in approach can be observed.

The Criteria of the Welfare Dimension of Poverty

The most important criteria of the welfare dimension of poverty are: amount of income, consumption, wealth and property, housing condition and household size. Islam has also accepted and emphasized them as a measure of well-being.

1. Income/Consumption

One of the criteria of well-being is income. From the point of view of Islam, the income should be enough to provide a normal living for the individual and the people under his care. Conventional living means living at the general level of the society, which is defined as "sufficient enough" in Islamic economics. In the narrations, the word "Kafaf" is explicitly mentioned and ordered. The Holy Prophet (PBUH) said: «طُوبَى لِمَنْ أَسْلَمَ وَ كَانَ عَيْشُهُ كَفَافاً.» (Kulini, Kafi, 1407 AH, vol. 2, p. 140). "Blessed is he who converts to Islam and whose livelihood is sufficient."

Also, it is one of the prayers of that Imam who asks God:

«اللَّهُمَّ ارْزُقْ مُحَمَّدًا وَ آلَ مُحَمَّدٍ وَ مَنْ أَحَبَّ مُحَمَّدًا وَ آلَ مُحَمَّدٍ الْعِفَافَ وَ الْكَفَافَ» the same source

“O God, grant Muhammad and the family of Muhammad and whoever loves Muhammad and the family of Muhammad chastity and subsistence.”

Sufficient limit is the index of household income or expenses in Islam, which includes the limit between the general standard of living and the limit of extravagance, and it varies depending on the economic status of the society. The subsistence level index differs from one society to another and even from one region to another and needs accurate calculation and measurement in order to become a quantitative and usable index.

2. Wealth and Property

Today, wealth and assets refer to real estate, merchandise, durable goods, savings, and assets such as gold, currency, and stocks. In determining the border of poverty and wealth for the entitlement of zakat, the jurists have set one year's expenses as a criterion. The important point is that in order to be rich, it is not necessary for a person to have actual expenses for himself and his dependents (children), but if he has potential, he is said to be rich, and if he does not have actual and potential expenses for himself and his family for a year. If it is, he is said to be poor and can receive zakat (Najafi, 1404 AH, vol. 15, p. 304). The meaning of potential income is not the wealth and assets themselves, but their efficiency, in the sense that if the income from real estate, merchandise and other assets is sufficient to cover the expenses of the family for one year, the head of that family is not called poor and is not entitled to receive zakat. If it is not that amount, he is poor and deserves to receive zakat even if the value of those assets is more than his annual expenses (ibid., p.308) Therefore, not having wealth and assets is a sign of the severity of household poverty, which can cause poor households to be prioritized over wealthy households during stratification. People, government, supporting institutions and charities can pay attention to this index in identifying needy households and ranking them.

3. Residence

The need for housing is one of the essential needs of every human being, because everyone needs a place to rest and be safe from heat and cold, injuries and natural and unnatural events. In Islamic culture, housing is also important in terms of other functions; Functions such as the comfort of the household, hospitality, worship, charity, etc., as narrated by the Holy Prophet (SAW) «مِنْ سَعَادَةِ الْمَرْءِ الْمُسْلِمِ «مِنْ سَعَادَةِ الْمَرْءِ الْمُسْلِمِ» (Kulini, 1407 AH, vol. 6, p. 526 “Part of the happiness of a Muslim person is a spacious home.” Also, she said «مِنْ الشَّقَاوَةِ ... وَالْمَسْكِنُ الضَّيِّقُ» (Tabarsi, 1370, p. 126) “From misery... and a cramped dwelling.” There are also similar narrations from Imam Sadiq (a.s.), in which the happiness and comfort of the believer is considered in the spaciousness of the house: «مِنْ السَّعَادَةِ سَعَةُ الْمَنْزِلِ» و «لِلْمُؤْمِنِ رَاحَةٌ فِي سَعَةِ الْمَنْزِلِ» the same resource P125. “Part of happiness is the spaciousness of the house” and “The believer has comfort in the spaciousness of the house.” Imam Reza (a.s.) bought a house and said to one of his slaves: Your position is narrow, so move to the new house I bought. The man said: This is my father's house and it is enough for me. Hazrat said:

«إِنْ كَانَ أَبُوكَ أَحْمَقَ فَيَنْبَغِي أَنْ تَكُونَ مِثْلَهُ» the same resource. “If your father is a fool, you should be like him.”

Considering the importance of housing and its functions in human life and its uses in the life of a believer and considering its position in the household budget, especially in this era, without a doubt not having and not being able to provide it is a sign of poverty. Perhaps it is for this reason that Imams (a.s.) have paid attention to endowment of houses, as Imam Ali (a.s.) built a house in the "Bani Zureeq" neighborhood of Medina and dedicated it (Sadooq, 1413 A.H., Vol. 4, p. 248), although at that time, Housing has not had the current position in the household budget. The importance of dwelling in the

teachings of Ahl al-Bayt (a.s.) is to the extent that Imam Sadiq (a.s.) said: "Whoever has a house and a believer needs to live in that house and forbids him from it, God Almighty says: O my angels, do you Did my servant begrudge my servant to live in a worldly house? I swear by my honor and glory that he will never live in my paradise." (Ibn Babawieh, 1406 AH, p. 241).

4. Household Dimension

The size of the household indicates the number of people in a family. The size of the household determines the amount of consumption (Zamanzadeh and Shahmoradi, 2013, pp. 1-2). The higher the number of people in the household, the higher the consumption of the whole household, although the per capita consumption of the family members decreases due to the increase in fixed expenses. For this reason, the Holy Quran has condemned the action of polytheists who killed their children due to poverty and scarcity:

«وَلَا تَقْتُلُوا أَوْلَادَكُمْ مِنْ إِمْلَاقٍ نَحْنُ نَرْزُقُكُمْ وَإِيَّاهُمْ» (Anaam:151) "And do not kill your children out of poverty; We will provide for you and for them." In another verse, she emphasized the same issue more: «وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ نَحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ إِنَّ قَتْلَهُمْ كَانَ خِطَاً كَبِيراً»

"And do not kill your children for fear of poverty. We will provide for them and for you. Indeed, killing them was a great mistake." (Israa: 31). In discussing the distribution of zakat among the beneficiaries, the jurists have made the annual expenses of the individual and his children a criterion (Najafi, 1404 AH, vol. 15, p. 318; Imam Khomeini, Beta, vol. 1, p. 334). With this criterion, the dimension of the household is no longer a predetermined issue, but a variable that is determined within the model like other variables. The larger the number of people in the household, the greater the need of that household and the greater its share of zakat.

Poverty welfare standards focus on household consumption needs and provide little information on health, education, housing and other conditions that characterize the lives of the poor (Hall and Mijli, 2018, p. 87).

b) The Ability Dimension of Poverty

Ability poverty is a situation where people do not have the ability to get out of poverty and earn a better life. If welfare poverty means deprivation of income and suitable welfare facilities, poverty of ability means deprivation of individual and social abilities to get out of poverty (Ebrahimi, 2013, p. 43).

Criteria for the Ability Dimension of Poverty

Health and hygiene status, nutrition, level of education, activity status and individual characteristics such as gender, race, etc. are among the criteria that determine poverty.

1. Health and Hygiene

Health is one of the irreplaceable blessings of God, which Imam Sadiq (a.s.) said about its importance: " Al-Afiyyah Na'amah Ya'ajzu Al-Shakru for it " Sadooq, 1376, p. 229). In a speech by Imam Ali (pbuh), illness and lack of health are described as worse than poverty: Dan) " Harani, 1404 AH, p. 203). In this speech, illness is worse than poverty and health is better than financial wealth. It is clear that illness is a sign of poverty and financial wealth is a sign of welfare poverty, because illness causes a person to lose his balance and vitality and cannot bring his abilities to the stage of emergence. Lack of access to health and medical facilities endangers human health and a sick person cannot use his capabilities and abilities to improve his life and get out of poverty (Hashmi Khoei, 1400 AH, vol. 21, p. 477).

2. Level of Education

As stated in the Holy Quran, those who know are not the same as those who do not know: «قُلْ هَلْ يَسْتَوِي الَّذِينَ يَعْلَمُونَ وَالَّذِينَ لَا يَعْلَمُونَ» (Zumar: 9) Say: Are those who know and those who do not know equal? Some commentators have written: "Since this inequality is mentioned in an absolute form, it is clear that these two groups are not equal in the sight of God, nor in the eyes of the conscious people, nor are they in the same line in this world, nor in the Hereafter, nor They are the same on the outside but not on the inside. (Makaram Shirazi, 1371, vol. 19, pp. 394-395). One of the examples of heterogeneity can be the inequality in abilities and the flourishing of talents; Literate people can show more abilities than illiterate or illiterate people and are more prone to improve their living conditions and get out of the cycle of poverty. There may be exceptions, but it does not harm the generality of the case.

3. Gender

The Holy Qur'an has placed the consistency of women's lives in men and explained the reason for «الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ» (Nissaa:34) "Men are in charge of women because God has favored some of them over others and what they spend of their wealth." (Nissaa:34)

(In terms of the social system) it has placed for some over others and because of the spending they do from their property (in the case of women). One of the examples of consistency - as stated in the verse - is consistency in living and living expenses. This shows that men have a higher hand in acquiring property and generating income for the family (Makaram Shirazi, 1371, vol. 3, pp. 370-371). From this, it can be concluded that if the head of the household is a man, he has more ability not to fall into the trap of poverty or to get out of poverty than when the head of the household is a woman.

4. Age

Age also affects the ability of people. The Holy Quran has divided the life span of a human into three age stages: weakness (childhood), strength (youth and middle age) and second weakness (old age):

«اللَّهُ الَّذِي خَلَقَكُمْ مِنْ ضَعْفٍ ثُمَّ جَعَلَ مِنْ بَعْدِ ضَعْفٍ قُوَّةً ثُمَّ جَعَلَ مِنْ بَعْدِ قُوَّةٍ ضَعْفًا وَشَيْبَةً»

"It is God who created you from weakness, then made after the weakness strength, then made after strength weakness and gray hair." (Rome: 54). . The meaning of strength is that a person has a strong body, a strong mind, a powerful intellect, and a wide understanding (Makaram Shirazi, 1371, vol. 16, p. 479). Over time, as the age increases, the participation in the labor market decreases and the income starts its downward trend. In addition to reducing income, medical expenses increase, both of which fuel household poverty (Hassanzadeh, 1379, p. 149).

c) Social Participation Dimension of Poverty

The participation dimension of poverty is actually the social abilities or the participation abilities of the household in key social activities such as production, consumption, political presence, and social action and reaction (Ebrahimi, 2013, p. 47). The participation approach, although it is influenced by the ability approach, but in it, participation and social performance are more prominent than individual abilities. The subject of participation is complex and complicated; In most of the existing poverty alleviation policies and programs, the poor are looked at from above and outside, and they are not given initiative. This issue has turned into an institutional structure in such a way that a group consider themselves poor and have to wait for another group to take care of them. While all people should have the right and power to participate in social decisions and be able to play their role in the development of the society and fulfill their share in the progress of the society. Some of the verses of the Holy Qur'an are telling in this context, including the honorable verse «وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالتَّنَادِ»

«الْعُدْوَان»: «And cooperate in righteousness and piety, but do not cooperate in sin and aggression.» (Maeda: 2).

The most important examples of "bar" are faith in God and faith in the Day of Resurrection and kindness in worship and transactions (Baqarah: 177) and "Taqwi" means taking care of God's orders and prohibitions. The meaning of cooperation in piety is that members of the society help each other in faith and righteous actions based on piety (Tabatabayi, 2013, vol. 5, p. 163). Its meaning is that every person, as a member of the society, has the responsibility to help promote and expand good works in the society as much as possible, and on the other hand, he should avoid losing himself in sin and violating the rights of others. This is the religious and legal duty of every Muslim.

Poverty, as a disability and cause of non-participation, excludes a person from society, as Imam Ali (a.s.) said: «الْعَيْ فِي الْغُرْبَةِ وَطَنٌ وَالْفَقْرُ فِي الْوَطَنِ غُرْبَةٌ»

“Wealth in exile is homeland, and poverty in one’s homeland is exile.” (Al-Sharif Al-Radi, 1414 BC, Al-Hikma 56, 478). Also, she said:

«وَالْفَقْرُ يُخْرِسُ الْقَطْنَ عَنْ حُجَّتِهِ وَالْمَوْلُ غَرِيبٌ فِي بَلَدَتِهِ»

“Poverty silences the intelligent person from his argument, and the poor person is a stranger in his town.” (The same resource Al-Hikma3,P469). In another word:

«إِذَا أَقْبَلَتِ الدُّنْيَا عَلَى أَحَدٍ أَعَارَتْهُ مَخَاسِنَ غَيْرِهِ وَإِذَا أَدْبَرَتْ عَنْهُ سَلَبَتْهُ مَخَاسِنَ نَفْسِهِ»

“If the world approaches someone, it lends him the virtues of others, and if it turns away from him, it takes away his own virtues.” (The same Al-Hikma9,P470).

Social Participation Dimension Criteria

The criteria of social participation can be classified into three categories of employment status such as active participation in the labor market, access to opportunities and credits, and the level of participation in social activities.

1. Employment Status

There is no doubt that the status, dignity and character of people depends on having a suitable job. In the teachings of Islam, besides being important for living, work is also important in terms of educational and moral effects on the structure of human personality and social consequences. Imam Sadiq (a.s.) said to Ma'ali bin Khanis who was late at his place of business: «وَقَدْ تَأَخَّرْتُ عَنِ السُّوقِ فَقَالَ لِي اغْذُ إِلَى عِرْكَ»

“And I was late for the market, and he said to me, ‘Go to your glory.’” (Saduq, 1413 AH, vol. 3, p. 192). Work provides peace of mind and peace of mind by generating income for people. It is inferred from the narrations that the ideal employment system in Islam is self-employment and self-employment. Since the possibility of such a thing does not exist in an absolute form, Islam is satisfied with the reluctance to work for others and has not ruled on sanctity. Sharif Kafi has a chapter titled "Bab's Reluctance to Rent One's Own Man" whose following narrations all indicate that hiring others causes a shortage of livelihood and a decrease in income because the main income goes to the employer's account (Cliny, 1407 AH, Volume 5, p. 90).

2. Access to Opportunities and Credits

In any case, if there is discrimination and inequality in the society, a group of people in the society can appropriate a significant part of the society's resources by accessing suitable positions and benefiting from exclusive and rentier privileges, and as a result, a very small share. They leave a place for

a large part of the people. In such conditions, even if the society is full of resources and facilities, many groups of people will live in poverty due to the lack of access to suitable opportunities (Hassanzadeh, 1379, p. 154). For this reason, the Holy Qur'an has given the responsibility to the Islamic government to distribute a part of the resources among the weak and inferior classes so that resources and facilities do not change hands among the rich and others have access to opportunities and credits.

«ما أفاء الله على رسوله من أهل القرى لله وللرسول ولذی القربی والیتامی والمساکین وابن السبیل کی لا یكون دولة بین الأغنیاء منکم»

“Whatever God bestows upon His Messenger from the people of the towns belongs to God and to the Messenger and to relatives and orphans and the needy and the wayfarer, so that he does not become a vassal among the rich “From you.” (Hashar: 7.) The meaning of the noble verse is that the poor also have access to opportunities and credit, because the explanation used in the verse "Kaila la yakoon doulah bein al-aghniyya menkom" states that the existential philosophy of this work is to prevent the exclusive circulation and accumulation of wealth in the hands of the rich (Tabarsi). , 1372, vol.9, p.392).

3. The Level of Participation in Social Activities

Social relations create obligations and rights for humans. This issue can be deduced from this honorable verse: «يا أيها الذين آمنوا اصبروا وصابروا ورابطوا واتقوا الله لعلكم تفلحون»

“O you who have believed, be patient and patient, and be firm and fear God, that you may succeed.” (Al-Imran: 200). In this honorable verse, besides instructing the believers to have individual patience in the face of difficulties, to follow God and to avoid sins, He also asks them to have patience and social participation. Synergy of patience against the problems faced by the community to increase the impact of their patience and resistance, and above that, the concern is to create a strong and powerful community and establish a relationship between the forces and activities of individuals to advance the affairs of the community and achieve people's happiness in this world and the hereafter. Tabatabayi, 1390 AH, Vol. 4, pp. 91-92 and 95). This verse and other verses (Hujrat: 10; Anfal: 46; Al-Imran: 104) show that if a person/family cannot participate in the creation and strengthening of the society or benefit from the benefits of social life, it is suffering from social poverty.

Table 1: dimensions and criteria of poverty in Islam

| Poverty standards | Dimensions of poverty |
|---|-----------------------|
| Income/consumption | welfare |
| property | |
| residence | |
| Family size | |
| health and hyginie | ability |
| education | |
| gender | |
| Age | |
| Employment status | Social participation |
| Access to opportunities and credits | |
| The amount of presence in social groups | |

Source: researcher's findings

With the clarification of the dimensions and criteria of poverty from the perspective of Islam, it is now possible to measure their importance and then rank the poor households based on the importance of the poverty criteria.

Measuring the Importance of Poverty Criteria

The stratification of poor households uses the method of weighting the poverty criteria and then ranking them based on the obtained weights. A solution for proper weighting is to provide the possibility of questioning, discussion and transparent judgment of the weighting so that there is a possibility of monitoring and public review about it (Annand and Sen, 1997). The positive feature of the mentioned solution is that it does not rely only on the opinion of a researcher or policy maker in the field of weighting, but the opinions of many experts and specialists are used (Mascherini and Hoskins, 2008). Analytical Hierarchy Process (AHP) (is used for weighting criteria and indicators, which is a weighting method based on the opinion of experts.

Weighting of Criteria Using Analytical Hierarchy Process (AHP Model)

One of the most effective decision-making techniques for multi-criteria cases is the hierarchical analysis process, which¹ was first proposed by Thomas L. Saaty .1980 in² This method of analysis is based on pairwise comparisons and allows managers and decision makers to examine different scenarios and choose one option from among many options.

Another important feature of the hierarchical analysis process is that it enables the combination of quantitative and qualitative criteria. Also, pairwise comparisons allow the decision-maker to focus only on the comparison of two options without any external interference. In addition, it provides valuable information about the issue under investigation and improves the rationality of the decision-making process.

The Principles of the Hierarchical Analysis Process

In analyzing the hierarchical process, the following principles must be observed:

.1Principle of inverse condition :3 If the preference of element A over element B is equal to n , the preference of element B over element A will be equal $\frac{1}{n}$

.2Principle of homogeneity :4 element A and element B must be homogeneous and comparable. In other words, the superiority of element A over element B cannot be infinite or zero.

.3Dependency principle :5 Every hierarchical element can be dependent on its higher level element and linearly this dependency can continue up to the highest level.

.4The principle of expectations :6 whenever there is a change in the hierarchical structure, the evaluation process must be done again.

Hierarchical Process Analysis Steps

Hierarchical process analysis is done in four stages: decision tree drawing, pairwise comparison, element weighting and final weight determination.

¹. Analytical Hierarchy Process.

². Thomas L. Saaty.

3. Reciprocal Condition

4. Homogeneity

5. Dependency

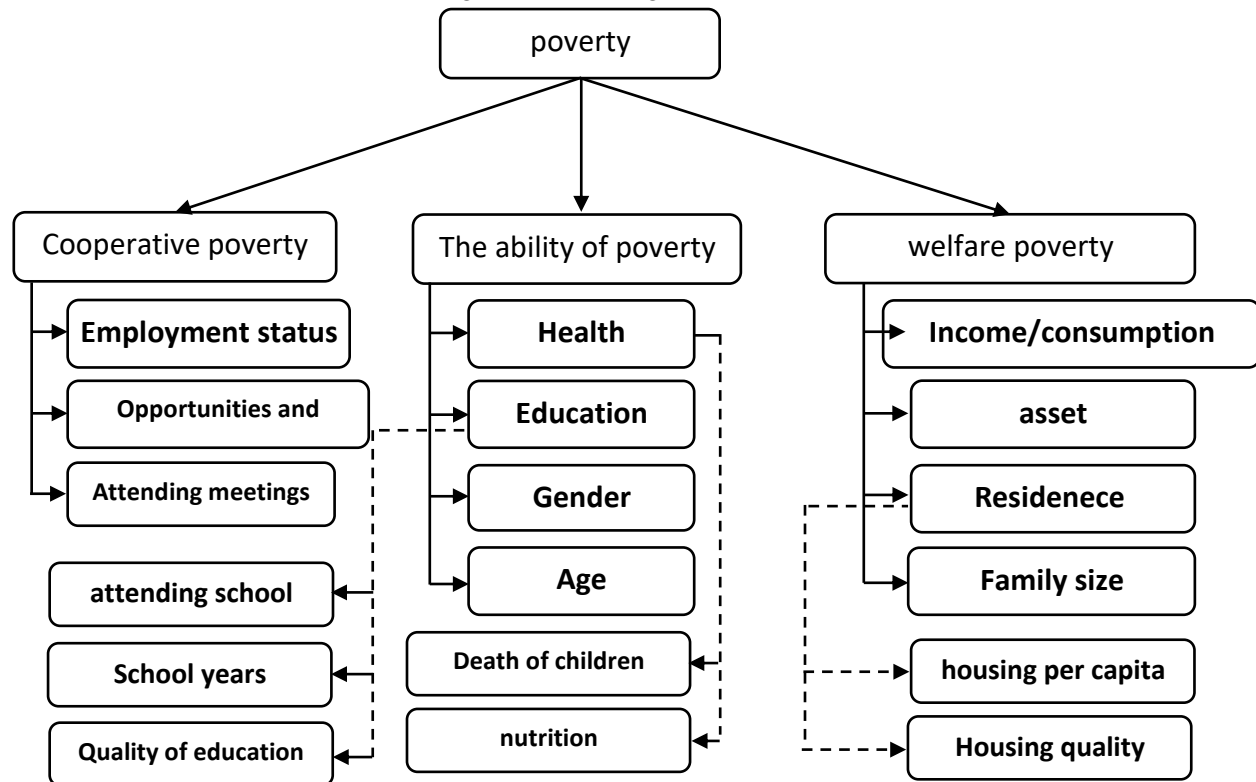
6. Expectation

1. Draw a Decision Tree

The issue and purpose of decision-making is extracted hierarchically from the levels including decision elements that are related to each other. Decision elements include decision criteria and decision sub-criteria. There are three nodes in the decision tree: 1) The first node is the goal node, which is at the highest level and appears only once in the decision tree. 2) The second node is the decision criteria node, which appears in the decision tree with the number of criteria. 3) The third node is the decision sub-criteria node which is placed at the lowest level

2. Pairwise Comparison of Decision-Making Dimensions, Criteria and Sub-Criteria

Diagram :1 Drawing the decision tree



At this stage, a set of matrices is formed that shows the importance or priority of each dimension compared to another dimension, each criterion compared to other criteria of that dimension, or the priority of each sub-criterion of a criterion compared to other sub-criteria of that criterion. Pairwise comparisons are made based on Thomas L. Saati's table, in which the numerical value of preferences is specified. Table 1 shows the preferred hourly quantities.

| Numerical value | Preferred type |
|-----------------|--------------------|
| 9 | very important |
| 7 | more important |
| 5 | Important |
| 3 | A little important |
| 1 | equal importance |
| 6 ,4 ,2and 8 | See preferences |

Source :Hourly 1980

Matrices of pairwise comparisons have two characteristics: one is that their diameter is ,1 which means that the preference ratio of each dimension, criterion and subcriterion is equal to 1. The other is that the priority of dimensions, standards and sub-standards has a reversibility feature (principle of inverse condition). For example, if the preference of A compared to B is 5, the preference of B compared to A is 1.5.

The elements and factors affecting household poverty were compared and measured by 45 experts and specialists in Islamic economics (professors, researchers and students) during a questionnaire, and the average scores given by them were calculated using Excel 2019 software and reflected in Table 2. found

| Cooperative poverty | Ability poverty | welfare poverty | Dimensions |
|---------------------|-----------------|-----------------|---------------------|
| 3 | 0.33 | 1 | welfare poverty |
| 7 | 1 | 3 | Ability poverty |
| 1 | 0.14 | 0.33 | Cooperative poverty |
| 11 | 1/47 | 4/33 | Total |

Source: Researcher's calculations based on survey data from experts

3. Weighting of Elements

At this stage, the necessary calculations to determine the weight of each of the decision elements are made using the information of the paired matrices. Weighting calculations are done for the two stages of determining the "relative weight of" the elements and determining the "final weight of" each element. There are several methods for relative weighting ,⁹ here the approximate method of "arithmetic average " is used. In the arithmetic mean method, the values of the columns are first added together, then each element is divided by the sum of its columns to be normalized, and in the third step, the average value of the elements of each row of the normalized matrix is calculated, which shows the relative weight of the desired elements. These items are calculated in tables 4 and 5.

| Cooperative poverty | Ability poverty | welfare poverty | Dimensions |
|---------------------|-----------------|-----------------|---------------------|
| 0.54 | 0.67 | 0.24 | welfare poverty |
| 0.38 | 0.13 | 0.36 | Ability poverty |
| 0.08 | 0.2 | 0.4 | Cooperative poverty |
| 1 | 1 | 1 | Total |

Source: Researcher's calculations based on survey data from experts

⁷. Local priority

⁸. Overall priority

⁹.Relative weight method includes least square method, logarithmic least square method, special vector method and approximate methods. Approximation methods include row sum method, column sum method, arithmetic mean method and geometric mean method .

| rank | relative weight | criteria |
|------|-----------------|---------------------|
| 1 | 0.48 | welfare dimension |
| 2 | 0.29 | Ability dimension |
| 3 | 0.23 | After participation |

Source: Researcher's calculations based on survey data from experts
 $0.053.1 \leq$:inconsistency rate

Table 5 shows that according to the experts, the welfare dimension of poverty ranks first with 48% importance, the ability dimension ranks second with 29% importance, and the participation dimension ranks third with 23% importance. The inconsistency rate of the experts' answers is 0.053, which is within the acceptable range and indicates the validity of the survey. Therefore, among the poor households, those who suffer from welfare poverty are prioritized for help and support than those who suffer from poverty and participation, and this is a reasonable thing.

After measuring the importance of the dimensions, the criteria of each dimension was subjected to elite judgment, the result of which can be seen in tables 6 to 11 after preliminary calculations.

| rank | relative weight | criteria |
|------|-----------------|---------------------|
| 1 | 0.49 | Income/ consumption |
| 2 | 0.28 | property |
| 3 | 0.18 | residence |
| 4 | 0.05 | Family size |

Source: Researcher's calculations based on survey data from experts
 $0.042.0 \leq$:inconsistency rate

Table 6 shows that among the criteria of the welfare dimension of poverty, the income/consumption criterion ranks first with 49% impact on household poverty. Property criteria, housing, and size of the household are ranked second to fourth with 28%, 18%, and 5%, respectively. The inconsistency rate of experts' answers is 0.042, which is within the acceptable range.

| rank | relative weight | Substandards |
|------|-----------------|--------------------|
| 1 | 0.75 | housing per capita |
| 2 | 0.25 | Housing quality |

Source: Researcher's calculations based on survey data from experts
 $0.007.1 \leq$:inconsistency rate

Among the sub-criteria of housing, more importance is given to housing per capita and its impact on household poverty is estimated at 75%, while housing quality is ranked next with 25% impact. The inconsistency rate of the experts' answers is also very low in this part, which shows the high reliability of the survey results.

| rank | relative weight | criteria |
|------|-----------------|-----------|
| 1 | 0.45 | Health |
| 2 | 0.35 | education |
| 3 | 0.11 | Age |
| 4 | 0.09 | gender |

Source: Researcher's calculations based on survey data from experts
 $0.02-0.1 \leq$:inconsistency rate

Table 8 shows that among the criteria of the qualitative dimension of poverty, the criterion of health ranks first with 45% influence on the qualitative poverty of the household. The standards of education, age, and gender are ranked second to fourth with 35, 11, and 9 percent, respectively. The inconsistency rate of experts' answers is 0.02, which is within the acceptable range.

| rank | relative weight | Substandards |
|------|-----------------|-------------------|
| 1 | 0.75 | nutrition |
| 2 | 0.25 | Death of children |

Source: Researcher's calculations based on survey data from experts
 $0.008-0.1 \leq$:inconsistency rate

Table 9 shows that in the health group, nutrition sub-criterion with 75% importance is in the first place and has the most impact on household poverty. Child mortality ranks second with 25% importance. The inconsistency rate of experts' answers is 0.008, which is within the range It is allowed and shows the high validity of the poll results.

| rank | relative weight | Substandards |
|------|-----------------|----------------------|
| 1 | 0.59 | attending school |
| 2 | 0.33 | Quality of education |
| 3 | 0.08 | Years of education |

Source: Researcher's calculations based on survey data from experts
 $0.031-0.1 \leq$:inconsistency rate

In the field of education, the sub-criterion of attending school is ranked first with 59% impact on household poverty, and the quality of education and years of education are ranked second and third with 33% and 8% respectively. The inconsistency rate of experts' answers is less than 1/10 and is acceptable.

| rank | relative weight | criteria |
|------|-----------------|-------------------------------------|
| 1 | 0.65 | Employment status |
| 2 | 0.30 | Access to credits and opportunities |
| 3 | 0.05 | Participation in gatherings |

Source: Researcher's calculations based on survey data from experts
 $0.034.0 \leq$:inconsistency rate

4. Final Weight of Elements

The last step is the final weight of the criteria and sub-criteria, which is obtained according to the relative weight of the dimensions and criteria. The final weight of the criteria shows the effect and rank of each criterion in the total of the criteria, and the final weight of the sub-criteria shows the effect and rank of each sub-criteria in their total. For example, the final weight and rank of the income/consumption criteria in the total criteria is how many percent. These calculations are reflected in Table 12.

| rank | The final weight of sub-criteria | Relative weight of sub-criteria | Substandards | The final weight of the criteria | The relative weight of the criteria | criteria | Dimensions weight | Dimensions | | |
|------|----------------------------------|---------------------------------|----------------------|----------------------------------|-------------------------------------|--------------------|-------------------|------------|------|---------------|
| 1 | | | | 0.24 | 0.49 | Income/consumption | 0.48 | welfare | | |
| 2 | | | | 0.13 | 0.28 | property | | | | |
| 5 | 0.06 | 0.75 | housing per capita | 0.09 | 0.18 | residence | | | | |
| 7 | 0.02 | 0.25 | Housing quality | | | | | | | |
| 7 | | | | 0.02 | 0.05 | Family size | | | | |
| 3 | 0.1 | 0.75 | nutrition | 0.13 | 0.45 | Health | 0.29 | ability | | |
| 6 | 0.03 | 0.25 | Death of children | | | | | | | |
| 5 | 0.06 | 0.59 | attending school | | | | | | | |
| 6 | 0.03 | 0.33 | Quality of education | | | | | | | |
| 9 | 0.008 | 0.08 | Years of education | 0.03 | 0.11 | gender | | | | |
| 6 | | | | | | | | | | |
| 7 | | | | | | | | | 0.02 | 0.09 |
| 2 | | | | 0.15 | 0.65 | employment | | | 0.23 | participation |
| 4 | | | | 0.07 | 0.30 | Credits | | | | |
| 8 | | | | 0.01 | 0.05 | gatherings | | | | |

Source: Researcher's calculations based on survey data from experts

As can be seen in table 12, among the criteria of the three dimensions of poverty, income ranks first, employment status ranks second, wealth and health rank third, education ranks fourth, housing ranks fifth, and access to credit ranks sixth. According to the poverty of the family. Gender, age, size of household and participation in gatherings are in the last ranks of importance, and the last item is the least important. Although, in the comparison of dimensions, the participation dimension is at the last rank, but

one of its criteria, which is the employment status, is higher than the two criteria of the welfare dimension (property and housing) and the two criteria of the ability dimension (health and education) in the second importance. has taken. The reason is that nowadays employment has a major contribution to the income of individuals and households.

Among the sub-criteria, nutrition is one of the two health indicators in the first place, housing per capita in the welfare dimension and attendance at madseh in the ability dimension in the second place, child mortality and education quality in the third place, housing quality in the fourth place and years of education in It ranks last. Due to the fact that for income and consumption, property, household dimensions, employment status, access to credits and participation in social gatherings, no indicators have been considered, ranking is based on criteria and not sub-criteria. Of course, existing sub-criteria can be used for intra-criteria ranking, as one-dimensional criteria are used for intra-dimensional ranking.

With the determination of the final weight of poverty dimensions and criteria, it is now possible to stratify poor households using them.

Stratification of Poor Households

The desired stratification can be done in three stages: the first stage is based on the dimensions of poverty, which is a general stratification; The second stage is based on the criteria of poverty, which is more detailed than the first stage, and the third stage is based on the sub-criteria or indicators of each of the criteria, which is specific and more precise than the second stage. Here, due to the non-availability of the indicators of all criteria, the leveling of the first and second stages is limited and the leveling of the third stage is postponed to the next researches.

Considering that there is no final weight for the dimensions of poverty, ranking is done based on their relative weight, according to which, households with welfare poverty are at the first level, households with ability poverty are at the second level, and households with participation poverty are at the third level in terms of priority. They get help.

| The level of households | Rank each dimension | Dimensions of poverty |
|-------------------------|---------------------|-----------------------|
| First level | 1 | welfare poverty |
| Second level | 2 | Ability poverty |
| The third level | 3 | Cooperative poverty |

Source: Researcher's findings based on survey data from experts

In the second stage, poor households can be classified based on poverty criteria. This leveling can be both intra-dimensional and extra-dimensional. Both cases are reflected in Table 14.

| Metadimensional leveling (general) | Intradimensional leveling | criteria | Dimensions |
|------------------------------------|---------------------------|--------------------|-----------------|
| First level | First level | Income/consumption | welfare poverty |
| The third level | Second level | property | |
| Fifth level | The third level | residence | |
| Eighth level | Fourth level | Family size | Ability |
| The third level | First level | Health | |

| | | | |
|---------------|-----------------|---------------------------|---------------------|
| Fourth level | Second level | education | poverty |
| Seventh level | The third level | gender | |
| Eighth level | Fourth level | Age | |
| Second level | First level | Employment status | Cooperative poverty |
| Sixth level | Second level | Access to credits | |
| Ninth level | The third level | Participation in meetings | |

Source: Researcher's findings based on survey data from experts

Conclusion

It is important to prioritize the poor households for the optimal and effective allocation of financial resources for endowments, alms and charity sectors. This prioritization should be based on the level and importance of their needs, which requires stratification of poor households based on the intensity and depth of their poverty. The intensity and depth of poverty of households is determined by using the dimensions and criteria of poverty, which were examined in the first part of the article with an Islamic approach. The stratification of poor households is determined based on the importance of dimensions and criteria in the intensity and depth of poverty, which was weighted and measured in the second part of the article using the Analytical Hierarchy Process (AHP) model.

Almost all dimensions and criteria of poverty that have been identified by human studies, either Islam has paid attention to them before, or at least no opposition to them can be inferred from Islamic sources, although in many cases, there is explicit or implicit agreement. An important point is the quantitative and qualitative difference in Islam's approach to poverty and poverty alleviation policies compared to other approaches, which differentiates the dimensions and standards of poverty in Islam. The welfare dimension of poverty with the criteria of income/consumption, property, housing and household size; The capability dimension of poverty with the criteria of health, education, gender and age and finally, the participatory dimension of poverty with the criteria of employment status, access to opportunities and credits and participation in communities, is also accepted and emphasized by Islamic sources, with the difference that Islam, at least in terms of Quantity and quality are not enough, but seeking to provide them enough to lead to social balance in the society, not just to eliminate poverty.

The judgment of 45 experts and experts in Islamic economics, especially poverty researchers, showed that among the three dimensions of poverty, the welfare dimension is more important than the capability dimension and it is more important than the social participation dimension. Therefore, the households with welfare poverty are in the first level of need for support, and the households with ability and participation poverty are in the second and third levels, respectively. Among the criteria of the three dimensions of poverty, the importance of income/consumption from the welfare poverty group ranks first; The importance of employment from the social poverty group, in the second place, and the importance of property from the welfare poverty group, and the importance of health from the ability poverty group, in the third place; The importance of education is in the fourth place from the group of poverty of ability, and the importance of housing is in the fifth place from the group of welfare poverty. Poor households are leveled based on their status in each of the criteria and are prioritized for support. Of course, each of the criteria can be broken down into sub-criteria and provide the possibility of more accurate leveling, which was beyond the scope of this research.

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