Do Poverty and Human Development Index Influence Happiness? Evidence from Indonesia through Islamic Studies Approach

Dini Maulana Lestari[1*], Aziz Muslim[2], Reni Furwanti[3], Iin Solikhin[4]
[1,2,4]UIN Sunan Kalijaga Yogyakarta, Indonesia
[3]UIN Prof. K.H. Saifuddin Zuhri Purwokerto, Indonesia
maulanalestari87@gmail.com

ABSTRACT

This research aims to examine the relationship between poverty and human development index to happiness rate in Indonesia through Islamic studies approach. This is because poverty Indonesia till become a prominent economic issue but, it has a high rate of happiness compared to another developed country in ASIA at the same time. Besides, to reach such happiness, it also needs a great human development as an indicator to create welfare of such countries. This is a quantitative research with multiple regressions, using macro-economic data since 2014 & 2017 from 33 provinces of Indonesia as a sample. The result revealed that poverty and human development index have a positive significant effect on happiness. Then, this empirical finding is in line with the concept of maqāṣid al-syariah, specifically hifdz al- dīn and hifdz al-'aql.

Keywords: poverty; human development index; happiness; islamic studies

A. INTRODUCTION

Indonesia is a developing country with huge number of population in ASIA. As a developing country, poverty is one of the main economic problems despite the highest income inequality. Indonesia Central Bureau of statistic (BPS Indonesia) reported that 10.14% (27.54 million) of Indonesian exposed to poverty issue for over 2021 (Badan Pusat Statistik, 2021), and this condition also appropriate with research of Suryahadi et al., (2020). Although the poverty rate of Indonesia was lay-down slightly, the issue of poverty is still prominent to be concerned because, it relates to the human welfare and happiness (Idrus & Rosida, 2020; Majumdar & Gupta, 2015). Nevertheless, Indonesia is quite a unique country because, although this country has a numerous complex-economic problems such as poverty rate issue and great income inequality rate, it still has the highest happiness rate compared to other Asian countries, and reaching a top 10 country in the world (Furwanti et al., 2021; Helliwell et al., 2021).

Taking Java island as the example which has a tremendous poverty and income inequality rate in every provinces (Arif et al., 2019) but this island also contributes a high happiness rate such as Yogyakarta, one of provinces in Java island that reached the highest rate of happiness

and income inequality at the same time (Furwanti et al., 2021; Candra, 2017) as well as East Java, a province with the highest percentage of province, and poverty is one of serious-economic problem of such nations.

Despite poverty, Human Development Index (HDI) also becomes the prominent aspect in economic development program. This is because HDI represents such countries development and welfare, the better human development index of a nation, the more increase welfare of the nation which able to represent happiness as the life-satisfaction (Elvirawati et al., 2020; Ngoo & Tey, 2019). Thus, poverty and HDI are two different main aspects which able to determine the condition of such nation.

Islamic Studies is a specific field of study in the humanities and social sciences that focuses solely on Islam and Muslim heritage and civilization. In this regard, the emphasis is on investigating how Islam and Muslims influenced the world in social aspects such as education, religious dominance, politics, and economic relations. Genuine Islamic Studies research topics are always driven aside in favor of social science research topics (Dalhat, 2015; Danil, 2020). What may be served as the broad aim of Islamic Studies research is clearly stated in the Quran, the primary source of knowledge for researchers in the domain of Islamic Studies (Dalhat, 2015; Danil, 2020). Further, despite al-Qur'an *maqāṣid al-syaria* also an important aspect in Islamic study. This is because *maqāṣid al-syaria* becomes the main indicator for every sharia activity (Auda, 2019).

Therefore, it is evidence although poverty and human development index are two different aspects but, these two aspects have a prominent role in contributing country's development. Thus, this article tries to examine and analyze more deeply do poverty and human development index influence happiness of Indonesian though Islamic studies approach.

B. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Poverty as a Concept and the Correlation on Happiness

Throughout the literature of development studies, poverty has been defined as a multidimensional issue. According to World Bank (2010), there are two categories of poverty: absolute poverty and moderate poverty. The former defines as someone who earns less than $ 1.90 USD per day, while the latter defined as one who earns between $ 3.10 USD and $ 3.90 USD per day. According to the United Nation declaration, poverty defines as:

> "*A violation of human dignity, a denial choices and possibilities. It indicates a fundamental inability to contribute effectively in society. It implies not being able to feed and clothe a family, having no access to a school or clinic, lack of property on which to grow food or a job to earn a living, and not being able to obtain credit. Individuals, households, and communities face insecurity, powerlessness, and marginalization. It refers to a person's vulnerability to violence, and it frequently entails living in a marginal or vulnerable setting with no access to clean water or sanitation*." (United Nation, 2009)

Refers to the explanation, it is clearly defined that poverty is a pitiable condition, lack of wealth to fulfill the primary, secondary, and tertiary needs. Hence, Islam defined Poverty as the inability to obtain five basic human needs: access to religion, physical self, dignity, knowledge, and wealth. Furthermore, Islam considers poverty as a sign of social injustice in society (Hasan, 2010).

Further, such feelings called delightful, satisfaction, contentment, and fulfillment characterize happiness as an emotional state. While there are many different definitions of happiness, it is frequently described as involving positive emotions and a sense of satisfaction in one's life (Hall & Helliwell, 2015). Islam defines happiness as a peace, reaching by faithfulness. This is in line through the statement of Awaludin (2019) which delineated that the key factor in reaching happiness is faith in God, *dhikr* and recitation of the Qur'an continuously, having a spacious heart, and have a tendency hereafter affairs is more important than world affair.

Recent study reported that poverty seems to be a probable consequence for many people, has a significant impact on the quality of human life. Low income has been related to decreased life satisfaction and a greater loss of well-being following shocks in other areas of life (Clark et al., 2008; Kahneman et al., 1997). This condition happens due to the relationship between economic outcomes and life satisfaction is even stronger in developing countries, where poverty is widespread (Howell & Howell, 2008). Furthermore, happiness was examined from a financial standpoint around the world through the lens of the United Nations Development Program (UNDP). While Poverty is defined by the UNDP as "*a lack and state of ill-being, inferior to wealth, which is regarded as a state of abundance and well-being*" (Schimmel, 2009). Discussing poverty it is evidence related to the income aspect, relating to a common believe that people in higher-income countries are happier thus, the more poverty increase, the more happiness decrease (Hanson, 2018). Further, poverty is not only an economic problem; it also has social and political consequences, requiring the implementation of corrective measures. Poverty has an impact on culture, thinking, belief systems, and family for both individuals and societies (al-Qardhawi, 2002).

The correlation between life satisfaction and low income has been extensively studied. The connection between life satisfaction and poverty risk has yet to be discovered. This is partly due to the difficulties in accurately predicting the probability distribution of income (Caria & Falco, 2018). Thus, based on the explanation poverty is significantly able to influence life satisfaction which refers to happiness of human life.

H1: Poverty has a negative significant effect on happiness

2. Human Development Index and Happiness Relationship

As happiness described as a life satisfaction, happiness and human development researches are related in various ways. Both have been driven by a desire to better

comprehend and measure human growth and well-being in ways that go beyond economic indicators like GDP (GDP). Indeed, there is an increasing global interest in developing better human advancement indices (Hall & Helliwell, 2015). Human development can be defined as empowering monetary incentives to live lives. Relating to this, human development is closely related to the happiness of people in the ways of life satisfaction (Ngoo & Tey, 2019; Pugno, 2019).

Thus, human development is not always about health, education, and economic condition but, it could be defines as people's well-being to live their lives. Therefore, it is evidence that human development index able to determine people of happiness. This condition is in line through previous researches which reported that a nation with a better human development rates has a high-income which able to trigger social well-being (Elvirawati et al., 2020; Hanson, 2018).

H2: Human development index has a positive significant effect on happiness

C. RESEARCH METHOD

This is a quantitative research, with multiple regressions, using macro-economic data since 2014&2017 resulting in cross-sectional database based on the availability and quality of data from 2014&2017. This article picks 33 provinces of Indonesia as the sample of research then, using Eviews-9 as an analysis tool to help researchers in analyzing and interpreting the correlation effect from research variable then, here the model of research which proxied every variable of research.

$GHN = \beta_0 + \beta_1 POV_{it} + \beta_2 HDI_{it} + \varepsilon_{it}$

Description:

GHN   : Happiness rate

POV   : Poverty rate

HDI   : Human Development Index

B : Beta coefficient

ε : error

D. RESULTS AND DISCUSSION

1. Result

This research aims to find out the correlation between poverty and human development index on happiness of Indonesian, examining these variables through Eviews-9 with multiple regression approach as bellow:

Table 4 Classical Assumption Test

Classical Assumption Test	Criteria	Value		Description
Normality	Sig-value>0.05	0.7510 >0.05		Normally distributed
Autocorrelation	Chi-Square> 0.05	Pov>GHN HDI>GHN	1323.805	There is no autocorrelation
Heterscedasticity	Sig-value>0.05	Pov>GHN HDI>GHN	1.7431	There is no heteroscedasticity

Source: Data Proceed (E-views, 2021)

This research has completed the classical assumption test such as normality test. The data is normally distributed because, the p-value of Jarque-Bera reached 0.7510 > than the number of α= 5%. Besides, the data also free from autocorrelation and heteroscedasticity. It could be seen from the number Obs*R-squared, reaching 1323.805 higher than 10%, and 1.7431 which higher than 5% respectively.

Table.5 Multiple Regression Output

Dependent Variable: GHN
Method: Least Squares
Date: 10/01/21   Time: 19:11
Sample: 1 34
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	16.96657	2.743126	6.185121	0.0000
POV	0.277279	0.046580	5.952702	0.0000
HDI	0.714268	0.047927	14.90311	0.0000

R-squared	0.999946	Mean dependent var	126.0041
Adjusted R-squared	0.999943	S.D. dependent var	333.6067
S.E. of regression	2.525657	Akaike info criterion	4.774977
Sum squared resid	197.7472	Schwarz criterion	4.909656
Log likelihood	-78.17460	Hannan-Quinn criter.	4.820906
F-statistic	287860.0	Durbin-Watson stat	1.342947
Prob(F-statistic)	0.000000		

Source: Data Proceed (E-Views, 2021)

Based on the result, the table shows that poverty is able to influence happiness. It is evidence from the number of coefficient which revealed +0.28. This condition also happens to human development index, reaching +0.71. Furthermore, simultaneously poverty and human development index also have an influence on happiness of Indonesian it could be seen on the number of p-value of f-statistic, revealing 0.000000 < 0.05. Moreover, this condition is strength by the number of Adjusted R-square, reaching 99.99% the variation in GHN is explained by the variation in POV and HDI, taking into account the sample size

and number of independent variables. Thus, it is evidence that the former and the latter are able to influence happiness of Indonesian.

On the other hand, partially POV brings a positive significant effect on GHN, with coefficient number +0.28. This is because, the number of p-value reached 0.000 < 0.05, which means when the poverty rate is increase 1%, the happiness would climb-up 0.28. Nevertheless, the result contradicted with the formulated hypotheses, which delineated that poverty has a negative significant effect on happiness of Indonesian thus, H_1 is rejected.

Meanwhile, HDI brings a positive significant effect on GHN, with coefficient number +0.71. This is because the number of p-value reached 0.0000 < 0.05, which means when HDI rate is increase 1% happiness would climb-up 0.72. This result is in line through the formulated hypothesis, revealing that HDI has positive significant effect on happiness thus, H_2 is accepted.

E. DISCUSSION

1. The Influence of Poverty and Human Development Index on Happiness in Islamic Perspective

Poverty has now been emerged as a global phenomenon, which is common across many nations and, perhaps, not surprisingly, a tough challenge to governments and community development-oriented organizations which have been striving to eradicate (Shabbir et al., 2018). In Islam, poverty is one of problems concerned. This condition approved by several verses of al-Qur'an relating to the poverty, commanding people to help others in measurable condition. According to Islam, poverty is described as a lack of access to life satisfaction. Furthermore, because the impact of poverty is over welcoming and creates a split between the privileged and less privileged parts of society, Islam views poverty as a sign of social injustice in society and places a high priority on its eradication (Hasan, 2010; Shabbir et al., 2018).

Several Islamic scholars also delineated that poverty considered as one of world's major economic concerns (Nofal, 1984), a precarious social dilemma (al-Qardhawi, 2002), and one of humanity's oldest challenges (M. Iqbal, 2002), a fundamental evil (A. Huq, 1996). Poverty is able to endanger societal stability and security, as well as human values and belief systems. Moreover, poverty can disrupt a country's stability and threaten human dignity (Shabbir et al., 2018). Poverty is not only an economic problem; it also has social and political consequences, requiring the implementation of corrective measures. Poverty has an impact on culture, thinking, belief systems, and family for both individuals and societies (al-Qardhawi, 2002).

The condition is inline through al-Qur'an chapter al-Isrā': 26, relating to miserable condition as follow:

<div dir="rtl">

وَآتِ ذَا الْقُرْبَى حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا

</div>

> *"And give to those who are close to their rights, to the miserable and those who are walking around in this world, and donot waste your wealth"* (al-Isrā': 26)

Refers to the al-Qur'an, the verse delineated that poverty is a miserable condition of such people, being in a pitiable which triggers such unhappiness. This is because, the more poverty increase, the more happiness decrease. Thus, Al-Qur'an orders that people who are in that condition have to be poisoned in order to survive of their life. Therefore, it is evidence that poverty is a matter that has to be solved in order to crate social-welfare.

Nevertheless, empirically stated conversely that poverty has a positive significant effect on happiness in Indonesia, which means the more poverty increase, the happier people increase, according to table 4. This condition is quite unique as Indonesia is a well-known nation with great religiosity, which has several religions. Further, to confirm this empirical finding, the authors interviewed a respondent relating to the phenomenon. Then, the result revealed that religiosity is more important than wealth, this is because they have a tendency that religiosity is able to provide more peace than wealth in their life. Besides of religiosity, there is a socio-culture which triggers them to help each other, gather with family and others in order to decrease their such diversity, which relevant through Javanese motto "*mangan ora mangan, sing penting kumpul"* means that have a closes relationship with other is more precious than possessions, and it is triggers them to have a good confidence in order to live-life (*Wawancara Hubungan Kemiskinan dan Indeks Pembangunan Manusia Terhadap Kebahagiaan Dengan Bapak Kastolani*, 2021).

Moreover, although it commands all the Muslim to be prosperity to save their life, reaching five basic fundamental needs in *maqāṣid al-syaria* to create welfare but, there is also common believe that poorer people will be the happiest people in after-life, and it is in line with al-hadith revealed by Ibn al-Majah no. 4122 and Tirmidzi no. 2353, reported that the poor people will be easier in *al-yaum al-hisāb* in counting-responsibility of their wealth.

قَبْلَ الْجَنَّةَ الْمُؤْمِنِينَ فُقَرَاءُيَدْخُلُ عَامٍ خَمْسِمِائَةِ يَوْمٍ بِنِصْفِ الأَغْنِيَاءِ

> *"The poor who faithful will make it to heaven before the rich, throughout half the same day which equal to 500 years"*

Refers to the *al-hadith*, it is evidence that the miserable people will be the fastest people to reach heaven rather than the rich. This condition happened because the latter has a big responsibility to responsible what for their wealth used. Despite, happiness is not always measured by wealth but, religiosity and socio culture is the most prominent aspects to reach happiness specifically in Indonesia (Furwanti et al., 2021). The more religious people are, the more welfare they get. This is because, most religious people do not consider world prosperity, but they tend to seek the bounty of God in order to reach peace of life. This

condition is inline through the concept of *maqaṣid al-syaria* specifically *hifdz, al-dīn,* positioning religion as the main foundation of life in order to create welfare.

Happiness also determined by another factor such human development. United Nation Development Program (UNDP) revealed that HDI is one of key factors to realize human welfare as follow:

> "*Human development is a process of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights and self-respect – what Adam Smith called the ability to mix with others without being "ashamed to appear in public". Human development is, moreover, concerned not only with basic needs satisfaction but also with human development as a participatory and dynamic process. The expansion of output and wealth is only a means. The end of development must be human wellbeing*" (United Nations Development Program, 1990).

Revers to the explanation, although human development index consist of several factor such as a long and healthy life, to be educated, and standard of living, which the means expansion of these three indicators are wealth but, the end of the entire process of it is must be happiness, relating to well-being such as freedom, health, and self-reward. This condition in line through the research of Elvirawati et al. (2020), Hanson (2018), Ngoo & Tey (2019), and Pugno (2019) which reported that HDI has positive significant effect on happiness, which closely related to human wellbeing. This empirical finding also in line through the respondent perspective that life expectancy as one of human development index brings more happiness. This is because, when they have a longer life, they have a more time to spend it with their family (*Wawancara Hubungan Kemiskinan dan Indeks Pembangunan Manusia Terhadap Kebahagiaan Dengan Bapak Kastolani*, 2021).

Furthermore, the correlation between HDI and happiness also correlate with QS. al-Mujādala:11, regarding to the level of life as bellow:

$$ ... دَرَجَاتٍ الْعِلْمَ أُوتُوا وَالَّذِينَ مِنْكُمْ آمَنُوا الَّذِينَ اللَّهُ يَرْفَعِ ... $$

"*...Allah will honor (increase the position) the faithful and educated people...*" (QS. al-Mujādala:11)

Throughout the verse of al-Qur'an, faith and education are the most important aspect to reach the honor position given by God. Further, United Nation also picks education as one of indicators of human development, which means through the education people will be more educated in maintaining their life sustainability. Thus, when people are in that position obviously they will reach happiness because, the entire process of it is must be happiness, relating to well-being such as freedom, health, and self-reward. This condition in line through the research of Elvirawati et al. (2020), Hanson (2018), Ngoo & Tey (2019), and Pugno (2019). Moreover, this is appropriate through the concept of *maqāṣid al-syariah*, positioned *hifdz al-'aql* as the third main prominent aspect to reach welfare.

F. CONCLUSION

Generally, poverty is a crucial global phenomenon of every nation, including Indonesia. A miserable condition which able to effect happiness of people. Nevertheless, the phenomenon of poverty in Indonesia empirically reported conversely with a general theory, delineating the more poor people, the happiness increase. This condition happens due to the unique background of Indonesian which considering wealth as not the main benchmark in determining happiness but, religiosity and socio-culture, and this condition is appropriate through the Islamic thought and the concept of *hifdz al- dīn*. Furthermore, HDI also to be one of factors which able to determine happiness. It is inline through the finding of this research that HDI is not always refers to wealth, but the main point is well-being such as wealth, freedom self-reward, and others. Then, this condition is appropriate through the Islamic thought and the concept of *hifdz al-'aql.*

However, the results of this study have not been able to generalize, because the interview method was conducted only to confirm the empirical findings of this research. Thus, it is important to examine more in-depth related research findings with different method and the number of respondents who are considered able to qualify which make the result can be generalized.

References

A. Huq. (1996). *Poverty, Inequality and role of some of the Islamic economic institutions. In M. A. Mannan & M. Ahmad, Eds. Economic development in an Islamic framework.* International Institute of Islamic Economics, International Islamic University.

al-Qardhawi, Y. (2002). Zakah role in curing social and economic malaises. In M. Kahf Ed. Economics of zakah—A book of readings. In *2nd edn: Islamic Research and Training Institute*. Islamic Development Bank.

Arif, M., Ismail, M., & Santoso, D. B. (2019). Does microfinance affect poverty reduction and inequality in indonesia? *International Journal of Scientific and Technology Research*.

Auda, J. (2019). Maqasid al-Shariah as Philosophy of Islamic Law A Systems Approach. In *Maqasid Al-Shariah as Philosophy of Islamic Law*. The International Institute of Islamic Thought.

Awaludin, A. (2019). *Konsep Kebahagiaan dalam ISlam*.

Badan Pusat Statistik indonesia, B. P. S. indonesia. (2021). *Profil Kemiskinan Indonesia Juni 2021*. https://www.bps.go.id/website/images/Kemiskinan-Maret-2021-ind.jpg

Caria, S. A., & Falco, P. (2018). Does the risk of poverty reduce happiness? *Economic Development and Cultural Change*. https://doi.org/10.1086/697556

Clark, A. E., Frijters, P., & Shields, M. A. (2008). Relative income, happiness, and utility: An explanation for the Easterlin paradox and other puzzles. *Journal of Economic Literature*. https://doi.org/10.1257/jel.46.1.95

Dalhat, D. Y. (2015). Introduction to Research Methodology in Islamic Studies. *Journal of Islamic Studies and Culture*. https://doi.org/10.15640/jisc.v3n2a15

Danil, M. (2020). Pentingnya Memahami Peran Metodologi Studi Islam Terhadap Generasi Milenial di Era Digitalisasi. *Profetika: Jurnal Studi Islam*.

Elvirawati, E., Harahap, E. F., & Tasri, E. S. (2020). *Analisis Pengaruh Indeks Pembangunan Manusia (IPM) Terhadap Indeks Kebahagiaan di Indonesia*. Universitas Bung Hatta.

Furwanti, R., Lestari, D. M., Muflikha, M., & Muhammad Ghafur Wibowo. (2021). Determinant of Macro-Economics: Does Income Inequality Influence Happiness? Evidence From Indonesia. *Journal of Economics and Policy*, *14*(01).

Hall, J., & Helliwell, J. F. (2015). *Happiness and Human Development* (Ocassional Paper). http://hdr.undp.org/sites/default/files/happiness_and_hd.pdf

Hanson, S. (2018, November). The Happiness Equation: Does Poverty Affect Happiness? *Sojourner's Heart: A Magazine Devoted to Exploring the Inner-Outer Journey Parallels. Most Articles Are Written by Bethel University Students.* https://medium.com/sojourners-heart/the-happiness-equation-does-poverty-effect-happiness-ecf12e9f83a

Hasan, M. . (2010). An Integrated Poverty Alleviation Model Combining Zakat, Awqaf and Microfinance. *Paper Presented at Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy*.

Helliwell, J. F., Huang, H., Wang, S., & Norton, M. (2021). *Statistical of World Happiness Report 2021*.

Howell, R. T., & Howell, C. J. (2008). The Relation of Economic Status to Subjective Well-Being in Developing Countries: A Meta-Analysis. *Psychological Bulletin*. https://doi.org/10.1037/0033-2909.134.4.536

Idrus, S., & Rosida, L. (2020). Poverty In Indonesia: Critical Review. *Archives of Business Research*. https://doi.org/10.14738/abr.86.8326

Kahneman, D., Wakker, P. P., & Sarin, R. (1997). Back to Bentham? Explorations of experienced utility. *Quarterly Journal of Economics*. https://doi.org/10.1162/003355397555235

Wawancara Hubungan Kemiskinan dan Indeks Pembangunan Manusia Terhadap Kebahagiaan Dengan Bapak Kastolani, (2021).

M. Iqbal. (2002). *Introduction, In M. Iqbal Ed. Islamic economic institutions and the elimination of poverty*. Islamic Foundation.

Majumdar, C., & Gupta, G. (2015). Don't worry, be happy : A survey of the economics of happiness. In *Economic and Political Weekly*.

Ngoo, Y. T., & Tey, N. P. (2019). Human development index as a predictor of life satisfaction. *Journal of Population and Social Studies*. https://doi.org/10.25133/JPSSV27N1.005

Nofal, A. . (1984). *Al-Zakat, The poor due, Translated from Arabic by T. Tawfik*. The Supreme Council for Islamic Affair.

Pugno, M. (2019). Happiness, human development, and economic (De)growth. *Annals of the Fondazione Luigi Einaudi*. https://doi.org/10.26331/1088

Schimmel, J. (2009). Development as Happiness: The Subjective Perception of Happiness and UNDP's Analysis of Poverty, Wealth and Development. *Journal Of Happiness Studies*, *10*(1), 93–111. https://doi.org/10.1007/s10902–007–9063–4

Shabbir, M. S., Kassim, N. M., Faisal, M., Abbas, M., & Sabti, Y. M. (2018). Poverty reduction through Islamic modes of finance; The way forward. *Journal of Social Sciences Research*. https://doi.org/10.32861/jssr.spi4.58.65

Suryahadi, A., Al Izzati, R., & Suryadarma, D. (2020). Estimating the Impact of Covid-19 on Poverty in Indonesia*. *Bulletin of Indonesian Economic Studies*. https://doi.org/10.1080/00074918.2020.1779390

United Nation. (2009). *Multidimensional poverty measurement*.

United Nations Development Program (UNDP). (1990). *Human Development Report 1990: Concept and Measurement of Human Development*. Oxford University Press.

World Bank. (2010). *Poverty Reduction Support Credits - an Evaluation of World Bank Support.*