



# Poverty Analysis through Spiritual, Multidimensional and Monetary Material Approaches in Indonesia

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**Abstract.** In 2023, Banyumas' poverty rate rose, with Banyumas Regency, Central Java Province ranking eighth among all regions in terms of poverty in Indonesia. Other factors, such as social, cultural, and political factors, remain in this cycle of poverty. Low levels of education are the first step toward being unable to use and develop natural resources. After that, a poor work ethic eliminates the low production. In Banyumas district's, Central Java Province impoverished neighborhood, the study was carried out. The first year will involve selecting 200 impoverished people from four subdistricts in Banyumas Regency: Cilongok, Pekuncen, Wangon, Kedungbanteng, and Rawalo. This will allow for the identification of factors that affect the area's poverty level. The multinomial logit regression approach is an analytical tool used to address the study objectives. The findings of this study demonstrate that, in the instance of the Banyumas district region covered in this article, socioeconomic determinants do not necessarily have the same impact on multidimensional poverty or monetary poverty. The significance of formal employment status is limited to financial destitution. Multidimensional poverty alone is strongly influenced by regional geography. Only monetary poverty is impacted by informal credit, and that influence is favorable. This research can provide a comprehensive entrepreneurship concept that can accelerate poverty reduction in Banyumas Regency.

**Keywords:** Informal credit, Low productivity, Monetary poverty.

## 1. INTRODUCTION

The inability to meet one's fundamental requirements for food and non-food items constitutes poverty, which is defined as having average monthly per capita income below the federal poverty line. According to Statistics (2023) the poverty line is the total of the food and non-food poverty lines. Poverty is a major issue not just because of its growing trend but also because of its effects, which include societal issues and instability in the political system at home. The total of the food and non-food poverty lines determines the poverty line.

Sukidjo in Putra (2021) asserts that a measure of economic development success is the ability to overcome poverty. The welfare of the local community has an impact on poverty. Reducing the unemployment rate and raising education levels are two ways to reduce poverty. Furthermore, Banyumas Regency's sub districts Central Java Province in Indonesia are dominated by people who receive 10% of Indonesia's lowest welfare, according to data from the National Team for the Acceleration of Poverty Reduction (TNP2K). This demonstrates the significant disparity that exists in Banyumas between urban and rural sub districts. According to Statistics, 2023, there would be 225.8 thousand imported people in Banyumas Regency, or 13.26 per cent more than in 2022. This represents a 14.20 thousand rise from 2022 to 2023.

Many factors influence poverty, for example unemployment rates, education, health and geographical conditions. Other variables, such as the minimum wage, also affect the degree of poverty. The minimum wage is the amount that employers are required to pay labourers, servants, and workers in a workplace. Salary has a significant impact on poverty levels; the goal of minimum wage legislation is to ensure that workers and their families can afford the necessities of life. Therefore, it is necessary to set a minimum wage by the government adjusted to regional economic conditions.

The people with the lowest 10% of welfare in Indonesia make up the majority of the population in every sub-district of Banyumas Regency, according to data from the National Team for the Acceleration of Poverty Reduction (TNP2K). This suggests that Banyumas Regency remains classified as a district that is impoverished. There are notable disparities in the percentage of poverty between Banyumas Regency's urban and rural subdistricts. This demonstrates that Banyumas's urban and rural subdistricts differ greatly from one another. Research Pratyo & Edy yusuf (2010) and Avrianti (2019) under the title Analysis of Factors that Influence Poverty Levels. The study also claimed that unemployment, education, and gross regional product (GRDP) all significantly affect poverty. The problem formulation for this paper is how a holistic entrepreneurial idea might accelerate poverty reduction in Banyumas Regency, drawing on the backdrop and problem identification previously described

## 2. LITERATURE REVIEW

### 2.1. Poverty in Two Development Paradigms

Based on the literature obtained, there are two paradigms regarding poverty, namely poverty in the conventional development paradigm and poverty in the Islamic development paradigm. These two paradigms provide two different definitions of poverty, namely a definition based on the conventional definition and based on

the Islamic definition. First off, according to accepted definitions, poverty is characterized as having a lower quality of living than the average for the community in question, or as having a degree of material deprivation (Yasa, 2012). Poverty is defined by Islam as a state in which an individual has both material and spiritual inadequacies (Sukresna et al, 2021). Insufficient spirituality is linked to inadequate faith and understanding. On the other hand, having little assets is what is meant to be considered material deprivation.

However, poverty also occurs and is not necessarily caused by economic factors alone. Poverty also occurs due to cultural, social and political factors. Weakness in terms of capital is the primary cause of poverty. The failure to effectively exploit and develop natural resources results in capital weakness. Low income leads to low incentives and savings. Low capital creation is also caused by low savings and incentives.

Such a cycle of poverty leaves other variables, namely variables social, cultural and political. One of the main causes of the incapacity to develop and make use of natural resources is inadequate levels of education. Then low productivity is rooted in a weak work ethic. And the weakness of the work ethic is caused by the belief that poverty is God's destiny.

### 2.2. Categories of Poor and Rich in Spiritual View

Based on the Islamic definition of poverty, there are four categories of poor and rich based on spiritual/mental conditions and material/welfare conditions proposed by Sukresna (2021). For more details, see Table 1 Poor and Rich categories are based on spiritual/soul and material/welfare conditions, Table 1 shows that based on spiritual/soul and material/welfare there are four categories. First, rich spiritually and materially. Second, spiritually rich but materially poor. Third, spiritual poverty and material poverty. Fourth, spiritually poor but materially rich. Of these four categories, what is called poor are the third and fourth categories. This is because when someone is spiritually poor it will have a negative impact, namely committing crimes and acting arbitrarily. On the other hand, when spiritually rich even though materially poor, undesirable actions can still be avoided. Therefore, the second category can still exist. However, the third and fourth categories actually need special attention because if left unchecked they can hamper development itself. People who are poor in both (spiritual and material) can commit criminal acts such as robbing, stealing and other criminal acts. Meanwhile, those who are poor only spiritually can commit acts of corruption.

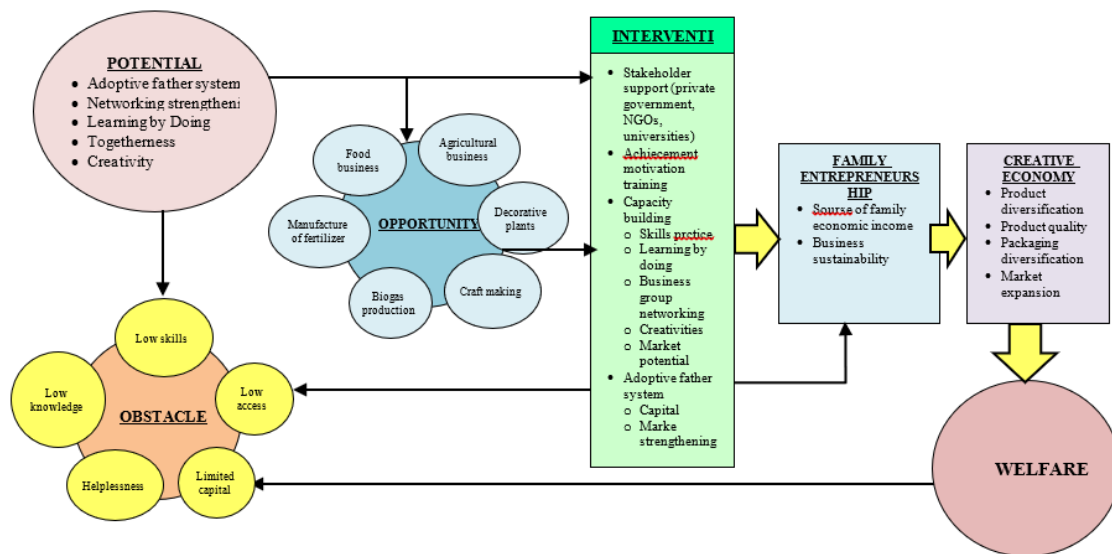


Figure 1:

### 3. RESEARCH METHODS

According to Sugiono (2015), a population is a category for generalization made up of items or people with certain amounts and attributes chosen by researchers to be examined before conclusions are made. The idea of a holistic entrepreneurial model that incorporates both material and spiritual components will be identified by this study. This is because good spirituality can influence mental formation which can indirectly influence the creation of innovation and capital creation. The research was conducted in poor areas in Banyumas district. First, by selecting 200 impoverished people from four districts (Cilongok, Pekuncen, Wangon, Kedungbanteng, and Rawalo) in Banyumas Regency, variables influencing the region's poverty level will be determined.

**Table 1:** Measurements, Significance, Deprivation Boundaries, and Equilibrium in Multidimensional Poverty Estimation.

Measurements	Indicator		End deprivation or a home experiences deprivation if...	Weight
Nutrition and Health (Nutrition)	Household consumption ( <i>Calorie</i> )	calorie	Household calorie consumption is less than 70% RDA (2013)	1/6
	Household consumption ( <i>Proteins</i> )	protein	Less than 80% of RDA is consumed in households by protein (2013)	1/6
Education	Schooling years		All nine years of schooling (minimum junior high school - SMP) have not been completed by any of the household members (ART).	1/6
	Enrollment		There are kids (7–15 years old) who should be at school but don't	1/6
Standard of Living	Water		lack of access to clean drinking water	1/18
	Sanitation		lack of access to hygienic facilities	1/18
	Source of (Electricity)	lighting	doesn't require electricity	1/18
	Floor		kind of floor—sand/dirt	1/18
	fuel for cooking Resources		Fuel made of wood or charcoal Do not own a vehicle or a watercraft, nor more than one of the following items: a telephone, cable TV, air conditioning (AC), , motorbike, bicycle, boat, gas cylinder weighing 12 kg or more , refrigerator, and cable television.	1/18

Source: Modification from Alkire & Foster (2011)

**Table 2:** Spiritual Aspect

Dimension 1= a transcendent dimension;	Dimension 6= altruism;
Dimension 2= meaning and purpose in life;	Dimension 7= idealism;
Dimension 3 = mission in life;	Dimension 8= awareness of the tragic;
Dimension 4 = sacredness of life;	Dimension 9= fruits of spirituality
Dimension 5= material values;	

Source: Grace (2011)

Furthermore, the analytical tool used to answer the research objectives is the multinomial logit regression method, with the dependent variable being the type of poverty category experienced by the household (0 = not experiencing poverty either monetarily or individually, 1 = poor monetarily only but not poor financially multidimensional, 2= only multidimensionally poor but not monetarily poor, and 3 = both monetarily poor and multidimensionally poor). The independent variables in this model are household socio-economic characteristics consisting of:

1. Age: The age variable for the head of the household is obtained from Susenas Kor in detail 407 and is numerical. The quadratic age variable is obtained by squaring age.
2. Dependency ratio household: This measure is derived from the Susenas Kor March 2018 data by dividing the total number of household members by the number of non-productive age members (those 60 years of age and over and those aged 0–14).
3. Households with disabilities: This variable is obtained from Sukresna details 902-909. Households with disabilities are code 1, if at least one member of the household has a disability and otherwise code 0. In this study, a household member was considered disabled if they had functional challenges related to walking, mobility, hearing, vision, emotions, memory, speaking, and self-care. at extreme degrees.
4. Educational level of head of household: The head of household education variable is obtained from Susenas Cor detail 615. The variable for household head education level is a variable divided into 4 categories including the category of primary school graduate education, junior/high school graduate education, college graduate education with the category of not completing elementary school as a reference.
5. Formal workers: According to the definition from BPS (2019), formal sector activities include workers with business status assisted by permanent workers and workers with worker/employee/employee status. Respondents with employment status outside these categories are classified as informal workers. This variable is obtained from Susenas Cor details 801, 803 and 805. If formal workers = 1 and if not = 0.
6. Underemployed workers: According to the BPS (2019), an individual is considered underemployed if they work fewer hours per week than the typical 35 hours and are still seeking employment or setting up a business and are eager to take on new projects. The Susenas details 801, 803, 807, 808, 809, and 811 are where this variable is found.
7. The leader of the household's primary job: This information was obtained from Susenas Cor detail 804. This variable is divided into two categories, namely working in the agricultural sector (=1) and the non-agricultural sector (=0).
8. Access to financial services: This variable was obtained from the March 2018 Susenas questionnaire detail 1701. This variable identifies the presence of household members, including the head of the household,

who during the last year received financial services in the form of credit. Access to financial services is divided into formal and informal credit. Formal credit if you obtain credit comes from People's Business Credit (KUR), credit from commercial banks other than KUR, credit from People's Credit Banks (BPR), credit from cooperatives, pawnshops, leasing companies, Village-Owned Enterprises (BUMDes) and so on. Meanwhile, non-formal credit is obtained from individuals and non-formal institutions.

9. Village main road condition: The village main road condition variable is taken from (Podes 2018) in detail 1001b1. In this study, this variable is categorized into two, namely asphalt/concrete (=1) and other than asphalt (=0).

#### 4. ANALYSIS AND RESULTS

Results of Multidimensional Poverty Measurement This research makes it possible to identify what categories of poverty are experienced by households because it uses the same data source. The percentage of families experiencing multidimensional poverty (17.32%) is higher than monetary poverty (7.24%) according to the cross tabulation data in Table 2. However, this figure can still be further disaggregated because households that are not monetarily poor may experience multidimensional poverty, or vice versa.

**Table 3:** Cross Tabulation between the Percentage of Poor Population Using Multidimensional Measurements and Monetary Measurements

Po and H (%)		Multidimensional Poverty (H)		Total
		Not Poor	Poor	
Monetary Poverty (Po)	Not Poor	11.23%	1.28%	12.51%
	poor	62.13%	25.35%	87.48%
Total		73.36%	26.63%	100.00

Source: 2024 data processing results

A total of 62.13 households experienced poverty monetarily but not multidimensionally, 11.23% of households did not experience poverty in any form. In the meantime, around 1.28% of families were classified as multidimensionally impoverished rather than as financially impoverished. This is consistent with the findings of Bourguignon et al. (2019), who noted that wealth is not always a determining factor in poverty because high-income households may not always have greater access to healthcare, education, or other aspects of daily life. Up to 25.35% of households, measured in both monetary and multidimensional terms, are considered to be improved.

The average multidimensional poverty household in Banyumas Regency experiences poverty deprivation of 62.83% of all components that form multidimensional poverty and on average experiences deprivation of as many as four indicators at once, according to measurements of multidimensional poverty made using AF methods. In Figure 2, the nutrition dimension is the largest contributor to multidimensional poverty out of the three dimensions that form multidimensional poverty, followed by the standard of living dimension and the education dimension. This shows that poor households in Banyumas Regency predominantly experience nutritional deficiencies.

Poor households also experience deprivation in the availability of fuel used for cooking. There are still 6.43% of households who experience difficulty in getting access to adequate fuel from sustainable materials. As a result of these difficulties, these households still use fuel from firewood or charcoal which is not good for health and can pollute the air. In fact, the government has carried out reforms in the fuel sector, especially liquefied petroleum gas (LPG) since 2007, which is intended for low-income communities.

According to the study's findings, a large number of low-income households continue to lack access to gasoline subsidies. The subsidized LPG stock is actually still very sufficient for the poor, but there are several things that cause its distribution to not be on target. One reason is that changing from fuelwood/kerosene to subsidized LPG for poor rural households is not easy to do. Since burning firewood for cooking is a custom or culture that has been passed down through the generations, it might be challenging to break this behavior.

**Multinomial Logit Regression Estimation Results** The discussion in this subsection aims to analyze the influence of household socio-economic characteristics on various categories of poverty experienced by households. The results of the analysis in this subsection are presented in Table 2.

The household dependency ratio variable is significant in all poverty categories. The direction of the relationship between these two variables is positive in the categories of monetary poverty only, multidimensional poverty only, and both poor. Meanwhile, a negative relationship was found in both non-poor categories, both monetary and multidimensional. This result is in line with the study by Abufhele and Puentes (2011) which shows that higher dependency ratio of a household, the greater the chance of experiencing poverty.

In terms of monetary poverty, increasing poverty is understood from the context of household consumption expenditure which is increasing due to spending on toddlers/children/elderly who are more than households without household members (ART) of non-productive age. In terms of multidimensional poverty, increasing non-productive ART in households will be related to meeting adequate health nutritional needs such as meeting protein and calories. Families that are not economically prepared for the consequences of having a large number of non-productive household members tend to be unable to meet adequate protein and calorie needs.

**Table 4:** Multinomial logit regression results with the coefficient of influence of household socio-economic characteristics on the category of poverty experienced by the household.

No	Variable	Poverty Status (base=neither poor)				Monetary poor and multidimensional	
		Monetary only		Multidimensional only		Coeff.	pvalue
		Coeff.	pvalue	Coeff.	pvalue	Coeff.	pvalue
1	Head of household's age	-0.0081	0.532	-0.0376	0,000***	-0.0376	0,003***
	The squared age of the head of household	-0.0001	0.683	0.0002	0.004***	0.0003	0.030**
2	Dependency ratio	0.0119	0,000***	0.0057	0,000***	0.0152	0,000***
3	Households with disabilities	0.6216	0,000***	0.1695	0.001***	0.7943	0,000***
4	KRT education (not attending school/not completing elementary school)	-0.1529	0.017**	-0.5162	0,000***	-0.61821	0,000***
	- Elementary school diploma	-0.5082	0,000***	-1.2485	0,000***	-1.4931	0,000***
	- High School Diploma	-1.4982	0,000***	-1.4285	0,000***	-2.7532	0,000***
	- PT diploma						
5	KRT Employment Status						
	- Formal workers	-0.3121	0,000***	-0.0421	0.19821	-0.24187	0,000***
	- Underemployment	0.4871	0,000***	0.2319	0.003***	0.5729	0,000***
6	KRT Employment (other)						
	- Agriculture	0.5797	0,000***	0.1621	0,000***	0.5216	0,000***
7	Regional Topography (plains)						
	- Peaks/slopes/valleys	0.0791	0.362	0.6032	0,000***	0.6021	0,000***
8	Financial access services (not obtaining credit)	-0.3211	0,000***	-0.4128	0,000***	-0.4143	0,000***
	- Formal credit	0.3651	0,000***	-0.0021	0.8621	0.0021	0.6311
	- Informal credit						
9	Condition of main village road (other)	-0.2295	0.005***	-0.1241	0,000***	-0.2196	0.001***
	- Asphalt						
10	Natural disasters	0.0429	0.005***	0.0212	0.003***	0.0212	0.047*
11	Distance to health center	0.0062	0.128	0.0012	0.6212	0.0131	0,000***
12	Spiritual	0.0074	0.345	0.023	0.000*	0.0021	0,000***

Note: Statistical significance \*\*\* = 1%, \*\* = 5%, \* = 10%

A household is defined as a household with a disability if there is at least one household member who has a disability. The types of households who are impoverished only financially, and both financially and multidimensionally are all positively correlated with this important variable. Meanwhile, for the category of non-monetary and multidimensional households, the direction of the relationship is negative and significant.

The results of this investigation were corroborated by Braithwaite and Mont (2009) and Pinilla-Roncancio (2015), who reported that the life chances of an individual with functional problems pertaining to vision, hearing, walking, mobility, emotions, remembering, speaking, and self-care are poor. Issues relating to work and education. Poor households whose members have disabilities will also increase the chances of experiencing chronic poverty (Pinilla-Roncancio, 2015).

The degree of poverty that a home experiences is strongly and negatively correlated with the head of the household's education. A household's head should keep improving their abilities by getting more education if they wish to avoid experiencing poverty in any way. In fact, according to Artha and Dartanto (2018), one of the keys to escaping poverty is education.

The multidimensional poor household group alone is not significantly impacted by the head of the home who has formal labor status. This shows that there is no difference in the influence between heads of households who work as formal workers and heads of households who work as non-formal workers in households that experience multidimensional poverty only. This happens because formal worker status is closely related to income.

The income of households working as formal workers tends to be more secure from a financial perspective. However, in fact, a good income does not guarantee that a person or household will not experience multidimensional poverty because each person or household has a different way of converting their income (Chakravarty, 2009). Heads of households who work as underemployed workers are more likely to experience poverty in any form.

As stated by Pratomo (2015), the function of underemployed workers is less than optimal for their households. If they want to get out of poverty, they have to move to jobs with normal working hours or to look for better job opportunities which are sometimes difficult for them to obtain because of the characteristics of underemployed workers, the majority of whom have low education and low skills. This outcome is consistent with research by Yakubu et al. (2014), which found that working in the unorganized sector with few hours worked per week increases the likelihood of experiencing multifaceted poverty.

Households that work in the agricultural sector have a greater chance of experiencing poverty, whether in terms of monetary poverty alone, multidimensional poverty alone or both. This demonstrates that despite the fact that agriculture employs the majority of the people, East Java's agricultural sector has not been able to raise farmer welfare. Nearly eighty percent of East Javanese farmers are smallholders, holding less than half a hectare of land, according to the results of the 2023 Agricultural Census. Furthermore, most agriculture is practiced using outdated methods, which makes farmers less economically competitive and more likely to live in poverty.

Formal credit services obtained by households can be used to reduce the chances of experiencing poverty in all forms, whether monetary only, multidimensional only, or experiencing poverty in two forms at once. The present study's results corroborate Das's (2018) research, The formal credit services received not only alleviate monetary poverty, but can also alleviate multidimensional poverty. This is due to the fact that the funds acquired might be utilized to improve living conditions by, for example, building better houses or purchasing assets like cars.

Different results are shown for informal credit. The non-formal credit variable is not significant in the multidimensional poverty category alone. This demonstrates that the impact of non-formal credit on multidimensional poverty is the same for those who get it and for those who don't. Loans from neighbors are mostly used for non-productive consumptive needs. Households that borrow from moneylenders for business, instead of increasing their business, will go bankrupt because they have to pay very high interest rates.

The condition of the main village road has a significant effect on all categories of poverty experienced by households. This research confirms that improving road infrastructure is an effective way to eradicate poverty. Good road access will reduce the opportunity for a household to experience poverty because transportation access will facilitate the entry of investment and facilitate the mobilization of goods/people in the area.

The spiritual aspect is very dominant in the condition of monetary poor and multidimensional. Closeness to God is expected to provide changes in the condition of Monetary poor and multidimensional. In general, spiritual refers to a religious sense that refers to the mind rather than the body Where individuals develop a strong belief in the presence of the spirit that fills the soul about a power from God who created and governs the universe.

## 5. CONCLUSION

Social and economic variables may not necessarily have the same impact on financial or multidimensional poverty, as seen in the Banyumas district under discussion in this article. The significance of formal employment status is limited to financial destitution. Multidimensional poverty alone is strongly influenced by regional geography. Only monetary poverty is impacted by informal lending, and that impact is growing. Moreover, only the category of households experiencing monetary and multidimensional poverty is impacted by the distance to the health facility. The spiritual aspect is very dominant in the condition of monetary poor and multidimensional.

In actuality, more than 13% of households that were not classified as financially impoverished suffered from multidimensional poverty. The health nutrition dimension is a major contributor to multidimensional poverty in Central Java. Meanwhile, the indicator that has the largest contribution to multidimensional poverty is the education level indicator.

Efforts to eradicate it by the government can be carried out by reinforcing the Family Planning program, expanding the Family Hope Program (PKH) services for households with disabilities, promoting the non-formal education program Pursue A/B/C Packages specifically targeting members of poor households. Increasing financial access for community members also needs to be done, especially poor through formal institutions.

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