

EXPLAINING THE POVERTY DEPTH IN BANJAR CITY: A MULTIDIMENSIONAL AND EXPENDITURE-BASED ANALYSIS

Riyan Alaji¹, Agus Supriyadi¹, Diana Indra Dewi¹, Yizhen Zhang², Cao Weidong², Yuan Yuan³
{riyanalaji94@gmail.com^{1,2,3}}

Research and Innovation Division, Regional Planning Research and Development Agency of Banjar City,
Batulawang street numb. 26 Hegarsari Banjar City¹,
School of Geography and Tourism, Anhui Normal University Wuhu China²,
School of Public Administration, Hohai University Nanjing China³

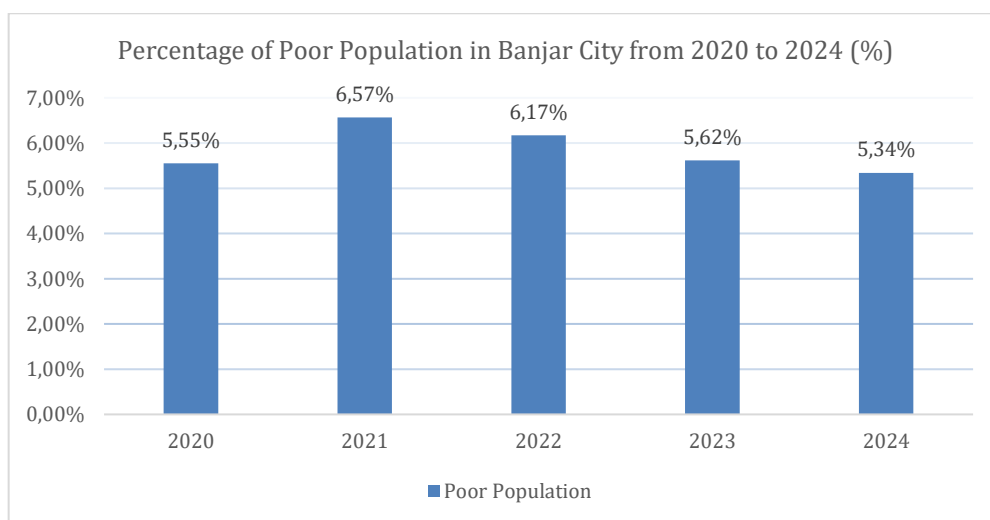
Abstract. The Banjar City Government has taken various steps to alleviate poverty. Between 2020 and 2024, the poverty rate in Banjar City decreased by around 0.3% annually, indicating that poverty alleviation in Banjar City has been effective. However, this poverty reduction was not followed by an improvement in the consumption power of the poor population as represented by the Poverty Depth Index (IKK P1). To investigate this condition, a multidimensional study was conducted with a quantitative approach with secondary data analyzed through multiple linear regression. This study aims to identify the main drivers of poverty alleviation and factors contributing to low expenditure among poor households in Banjar City. The results indicate that school enrollment rates are the main factor influencing poverty reduction, with a significance level of 0.980. Meanwhile, the factor influencing the low expenditure of the poor population in Banjar City is inflation with a significance level of 0.620.

Keywords: *Poverty; Expenditure; Poverty line.*

INTRODUCTION

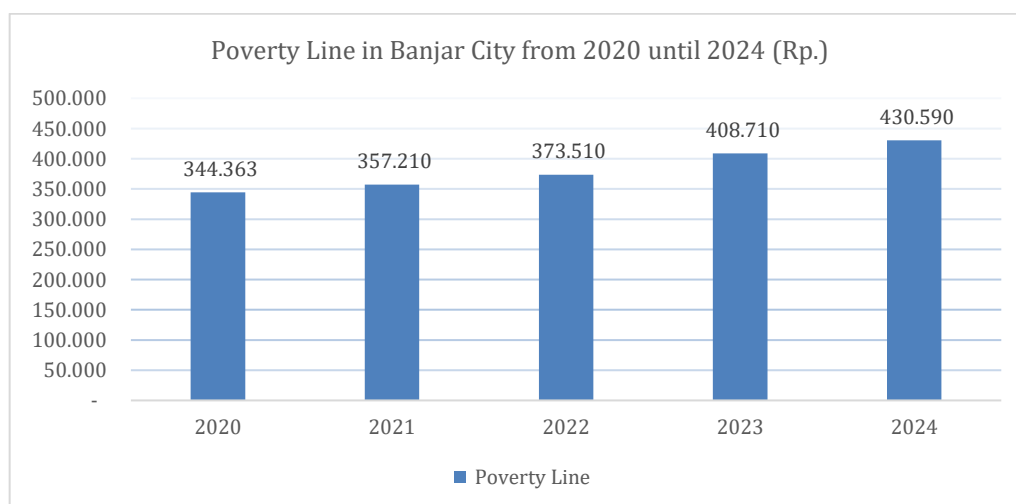
Poverty is a fundamental issue in national development and continues to be a primary focus of the government. Over the past five years, Indonesia's poverty trend has tended to decline. According to data from the Badan Pusat Statistik (BPS), the national poverty rate in September 2020 was recorded at 10.19%, dropping to 9.71% in September 2021. It continued to decline in September 2022 to 9.57%, further decreasing to 9.36% in 2023 and 8.57% in 2024. This situation indicates progress in socio-economic development, but also reveals new challenges in the form of the vulnerability of the poor to food price fluctuations, access to education, and limited productive employment opportunities. Indonesia has made progress in poverty alleviation in recent years, but poverty remains a critical problem, especially in rural and underdeveloped areas where access to education, health services, and employment opportunities is still limited (Ariyanto & Nugraha, 2024: 2768)

At the provincial level, West Java, one of the most populous regions in Indonesia, is also experiencing a similar trend. While poverty rates have declined, disparities between regions remain evident. Regions with a strong economic base tend to have lower poverty rates, while peripheral areas struggle to significantly reduce their poverty rate. As a small region located in the peripheral region of West Java, Banjar City faces limited access to large-scale economic activity. Although the poverty rate in Banjar City has decreased over the past five years, this decline does not fully reflect improvements in the welfare of the poor. This is demonstrated by the low purchasing power of the poor, indicating that the decline in poverty is more quantitative than qualitative. This situation makes Banjar City relevant for further study as a case study of poverty dynamics in peripheral areas.



Graphic 1. Percentage of Poor Population in Banjar City from 2020 until 2024
 Source : Data Processing Badan Pusat Statistik Kota Banjar

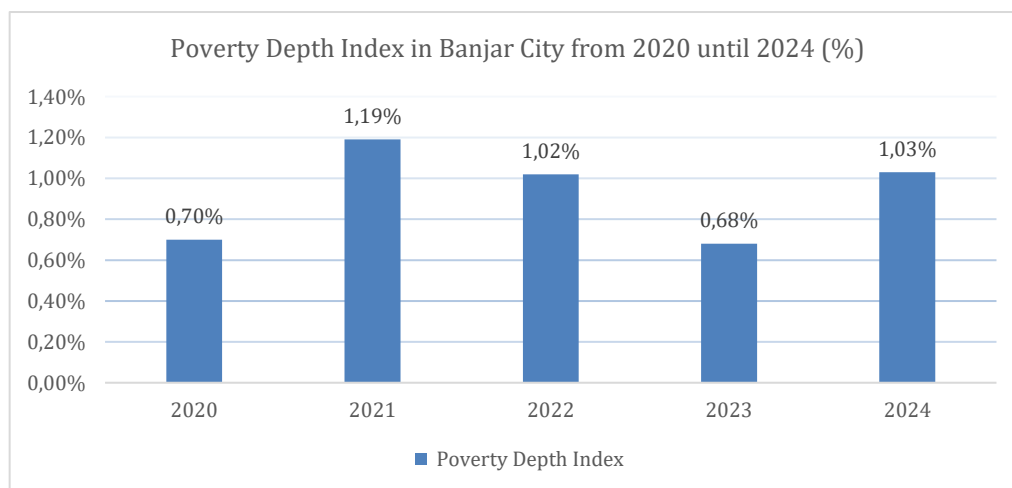
Graph 1. shows that in the last five years, the percentage of poor people in Banjar City has decreased, this shows that the poverty alleviation program implemented by the Banjar City Government has been effective. Indonesia adopted the concept of poverty measurement standards through the basic needs approach by calculating the minimum food needs of the population of 2,100 kilocalories per person plus the most basic needs of non-food groups, this method is used to measure the inability of the expenditure or income side to live a decent minimum life in rupiah, from this measurement the understanding of the poor is obtained as the population who have an average per capita expenditure each month below the poverty line. (Adji et al, 2020: 14). This decrease in the percentage of poor people is also accompanied by an increase in the poverty line, which shows an increase in the budget spent by the people of Banjar City to meet their needs every year, as shown in Graphic 2.



Graphic 2. Poverty Line in Banjar City from 2020 until 2024
 Source : Badan Pusat Statistik Kota Banjar

However, the increase in the poverty line every year does not guarantee that the poor population of Banjar City has improved consumption power, this is indicated by the trend of the Poverty Depth Index (IKK P1) which is still low, IKK P1 is a measure of the average gap in expenditure of each poor resident to the poverty line. The higher the index value, the further the average expenditure of the population is from the poverty line. Graph 3 shows that the IKK P1 of Banjar City tends to be low with a range of 1% annually, meaning that there are still many poor residents who have an average expenditure below the poverty line Indriani & Permatasari (2022: 203) their research

revealed that the low Human Development Index (HDI), life expectancy, and literacy skills have influenced the poverty depth index. This is in line with the results of other studies Syahrazad & Vidriza (2024: 126), that an increase in the HDI causes a decrease in the poverty depth index. The budget allocation issued by the government for social protection, improving the quality of education and increasing economic growth has an impact on reducing income inequality. This assistance from the government has helped increase the financial resource options for poor people to make consumption expenditures, thereby reducing the gap between the expenditure of poor people and the poverty line, which means that the depth of poverty has also decreased (Agustin et al., 2025: 493).



Graphic 3. Poverty Depth Index in Banjar City from 2020 until 2024

Source : Badan Pusat Statistik Kota Banjar

This phenomenon suggests that the poverty alleviation program implemented by the Banjar City Government over the past five years has not been able to boost the consumption of the poor to meet their needs. As a result, the number of poor people has decreased annually, but their ability to meet their needs remains a concern. Based on this, we aim to examine the main factors causing the declining poverty trend in Banjar City and why the consumption spending power of the poor in Banjar City remains low.

In responding to the challenges of the SDGs, the development of a new poverty alleviation framework needs to be formed by integrating the poverty line with the multidimensional poverty index, where the focus of poverty alleviation is not only centered on economic aspects, but also on improving the quality of life which involves the intervention of various stakeholders (Yulianto et al., 2024: 8). *Multidimensional Poverty Index* (MPI) is a measuring tool developed by Alkire & Foster (2008: 7) to examine poverty from four (4) dimensions, namely the economic dimension, education dimension, health dimension and housing quality standards dimension. This idea originated from Sen (1999: 15) who views poverty as not only caused by one dimension which is generally seen from an economic perspective, sbut also needs to look at the opportunity to access adequate shelter, adequate clothing, adequate clean water and sanitation facilities, adequate health care and educational facilities as well as the availability of institutions that maintain local security and order. According to Haris (2016: 134), measuring poverty using the MPI is more flexible because it can be adjusted to various conditions in each region, making it easier to modify dimensions and indicators that may influence poverty. Prakarsa, (2013: 14) revealed that so far poverty measurement has only relied on economic aspects with the poverty line as the only reference, but this is considered an unfair humanitarian standard, where individuals who have monthly expenses above the poverty line but are unable to access education, health and a decent quality of life, are still considered "not poor", this is what makes the MPI considered a fairer and more holistic concept of poverty measurement.

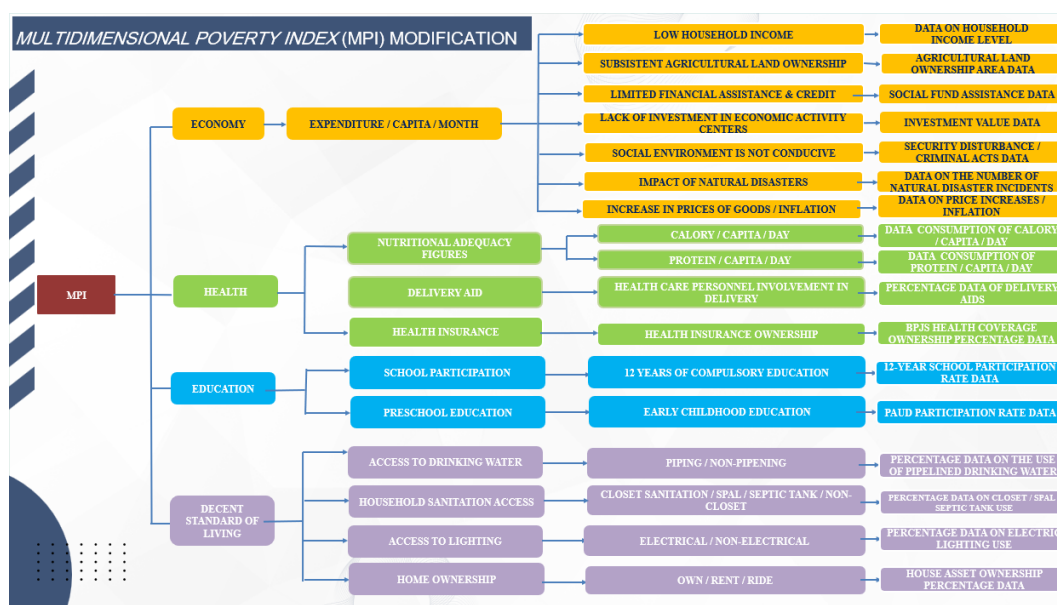


Figure 1. MPI Indicator Description Flowchart
Source : Literature Review Results

Figure 1. explains the results of the indicator breakdown for each MPI dimension, which serves as the basis for conducting poverty studies in Banjar City. In the economic dimension, the World Bank has so far based its poverty identification on individuals' consumption spending capabilities, but a more in-depth analysis of the reasons why individuals choose to minimize household consumption spending is necessary. Hu et al. (2024: 9), explains that individuals who have fewer unfounded worries tend to be more aggressive in their consumption expenditures, where they engage in more non-subsistence consumption compared to those who are conservative. This economic dimension is then translated into indicators that are predicted to influence the consumption expenditures of the poor, including low income, ownership of subsistence agricultural land, limited financial assistance and credit, minimal investment in economic activity centers, an unfavorable social environment, the impact of natural disasters, and inflation. Household consumption expenditure patterns have been studied by Frish (2024: 7), where even though individuals are guaranteed by having a regular income, such as a monthly salary and pension, they will tend to wait and only consume most of their permanent income only after receiving their income securely, this shows that individuals or communities who already have a regular income, does not guarantee that they have high household spending power. Varga (2020: 8) also supports this argument through the results of his study that in response to the increase in world staple food prices, owning subsistence agricultural land has become an alternative chosen by poor people to reduce the impact of rising prices of goods on their household expenses. Sherka & Tsehay (2025: 13) Through the results of his research, he explained that the impact of minimal access to social assistance in the form of cash and credit assistance has made poor households increasingly limited in carrying out daily expenses, due to the lack of alternative financial sources they have. Rashid et al. (2024:13), explains that households located in rural areas tend to have lower expenditure compared to households in urban areas, this is due to the limited choice of accessing economic resources to meet their household needs. According to Yi et al. (2024: 66), implementation of poverty alleviation policies has resulted in a significant decrease in the growth rate of criminals and criminal cases in poor areas, exceeding 20%. This shows that the high crime rate in an area has the potential to increase the chances of high poverty rates. Rosas-Muñoz & Baquedano-Rodríguez (2022: 8) conducted research on the impact of long-term disasters on multidimensional poverty, showing that the impact of the earthquake and tsunami disasters has affected the loss of jobs and social security in poor groups, especially fishermen. The loss of jobs has resulted in increasingly minimal income and is exacerbated by the loss of social security, resulting in even less capital that fishermen can use for household expenses. The study on the impact of uncontrolled inflation on public spending is also strengthened by the findings Arndt et al. (2023:

8) that the impact of war has caused developing countries to experience an increase in food prices which has affected a decrease in household consumption, this condition has caused a crisis which has made these countries increasingly fall into poverty.

A healthy society opens up wider opportunities to contribute to poverty alleviation, in contrast to the condition of poor people who have poor health which tends to limit them in improving their family's economic condition. (Dai et al., 2020: 14). Kemenkes RI, (2019) through Peraturan Menteri Kesehatan Nomor 28 Tahun 2019 about Recommended Nutritional Adequacy Rate for the Community, it is explained that the individual calorie standard per day is a minimum of 2100 kcal and individual protein per day is a minimum of 57 grams.. Nelson (2000: 14) through the results of his research, it was shown that poor children who live in low-income families have malnutrition, this malnutrition will manifest in the short term (such as: poor growth, decreased immunity, poor cognitive function) as well as in the long term (chronic diseases in adulthood). Ghaddar et al. (2018: 2238) explains that lower economic groups tend to have low health literacy to have health insurance, where this group is more vulnerable in accessing proper health services and has the potential to experience a prevalence of diseases that cannot be treated. Astuti, (2024: 2162) through his studies revealed that areas with high levels of poverty face difficulties in accessing adequate health services, as a result, women from poor families do not receive adequate prenatal care and childbirth, this has contributed to high maternal mortality rates. The presence of midwives as birth attendants in rural areas plays an important role in reducing maternal mortality, where they are ready to assist with deliveries both day and night, thus minimizing the risk of maternal death during childbirth. (Djama et al., 2011: 30).

Jiao et al. (2025: 27), through their findings revealed that households that tend to invest their expenses in education, tend to be more difficult to fall into poverty. In accordance with the mandate of the 1945 Constitution as stated in chapter 31, that every citizen has the right to receive education without discrimination and the government guarantees equal distribution of educational services for all citizens. Based on Peraturan Pemerintah Republik Indonesia Number 47 of 2008 about Compulsory Education, the Indonesian Government has launched a 9-year compulsory education program divided into two levels, namely Elementary School (SD) and Junior High School (SMP). However, since 2013 the Indonesian Government has encouraged the Compulsory Education Program to 12 years for all Indonesian people. Mohammad Hajir Suleman et al. (2025: 774) through their research results explain that the higher the participation of children in preschool, the lower the chance of the child experiencing poverty, because preschool education provides a strong foundation for children for further learning which helps children avoid poverty in the future. This is reinforced by the research results of Cadima et al. (2018: 102), that the creation of an inclusive preschool classroom environment is necessary to support the education of vulnerable children experiencing social exclusion. The relationship between education and poverty has been studied by Mubarakah & Pimada (2024: 2587), where the level of education has a negative and significant effect on poverty alleviation, meaning that the higher the level of education in an area, the lower the level of poverty in that area. Li et al. (2024: 10) through their research explains that the working-age population who have completed higher education has driven GDP growth, this condition plays an important role in the early stages of economic and social development.

The cost of living crisis experienced by poor people makes it increasingly difficult for them to pay bills for access to clean water through pipes, even though the government has set prices for clean water usage based on income and social tariffs, but these prices are still far from the economic capabilities of poor households, making it difficult for poor people to feel safe and comfortable access to clean water (Anderson et al., 2025: 9). Sprouse et al. (2025: 6) unstable financial conditions of poor households make it difficult for them to have proper personal sanitation, to overcome this condition shared sanitation is chosen as a solution, of course this creates new problems in terms of long waiting times and a lack of adequate sanitation care. The relationship between access to electrical energy and poverty has been studied through the research results of Deng et al. (2023: 6-7), that some poor rural communities still depend on traditional fuels for residential lighting sources and have not been able to access renewable energy in this case electricity as a source of household lighting. Berning et al. (2024: 251), through the results of their research, showed that households

with low incomes and low liquidity capabilities have resulted in a gap in expenditure between buying sufficient food and the ability to pay home mortgage installments, this condition causes home ownership not to be a top priority for low-income households. Karpinska & Śmiech (2023: 8), revealed that people who live in poor building conditions, temporary ownership status & small floor areas are more vulnerable to energy poverty, where they have more difficulty accessing modern energy for cooking, lighting or other basic needs.

RESEARCH METHOD

The research method used in this study adopts a quantitative approach, because to answer the problem formulation regarding the main factors that influence poverty reduction in Banjar City and the factors that influence low consumption expenditure of the poor population, it is necessary to carry out objective measurements using statistical analysis to measure the relationship between variables (Waruwu et al., 2025: 918). Creswell & Creswell (2018: 51) explains that quantitative research is an approach used to test theories by measuring the relationship between variables in the form of numerical data analyzed using statistical procedures. According to Sugiyono (2020: 8), Quantitative methods can be used to research specific populations or samples, where data can be collected using research instruments and analyzed statistically, with the aim of testing predetermined hypotheses. This quantitative research combined a multidimensional approach to determine which dimensions, among economics, education, health, and quality of life, contribute primarily to poverty reduction in Banjar City and the main factors influencing the low consumption spending power of the poor.

The research location is Banjar City, located in West Java Province. The selection of Banjar City as a location for poverty research has its own urgency. Over the past five years, the poverty rate in Banjar City has shown a consistent downward trend. However, this achievement does not fully reflect improvements in the quality of life of the poor, particularly in terms of the still-low household consumption power. This condition indicates that poverty reduction is more quantitative, while the more substantive dimensions of welfare still face various obstacles. Furthermore, Banjar City is a peripheral area with structurally limited access to productive economic activities, a lack of large-scale industry, a dominance of informal sector employment, and limited economic infrastructure, making it difficult for the poor to increase their income and expand consumption sustainably. Thus, examining the dynamics of poverty in Banjar City is important not only to understand the effectiveness of poverty alleviation policies at the local level, but also to uncover the challenges faced by border or peripheral areas in improving the quality of life of the poor.

The data source for this study uses secondary data sourced from data published by Badan Pusat Statistik Kota Banjar. Each dimension is then broken down into sub-indicators that may influence poverty in Banjar City. To answer the problem formulation, the main factor causing poverty reduction in Banjar City, the measurement of the economic dimension is broken down into sub-indicators of monthly per capita expenditure of the poor. The measurement of the education dimension is broken down into sub-indicators of school participation and pre-school education attended by the poor. The measurement of the health dimension is broken down into sub-indicators of nutritional adequacy, birth attendants, and health insurance owned by the poor. The measurement of the standard of living dimension is broken down into sub-indicators of access to clean water, sanitation, lighting, and housing ownership status owned by the poor. To answer the problem formulation of the causes of low household consumption expenditure of the poor, the focus is on the details of sub-indicators that influence monthly per capita expenditure, including monthly per capita income, ownership of agricultural land, access to social food assistance, investment in economic activity centers, crime rates, the impact of natural disasters, and inflation. Each sub-indicator is then tested using multiple linear regression analysis techniques, where this analysis technique will determine which sub-indicator is the main influence in reducing poverty in Banjar City, in addition, through this analysis technique it is possible to find out the sub-indicators that influence the low consumption power of the poor population in Banjar City.

RESULT AND ANALYSIS

This study aims to (1) identify the main factors driving the decline in poverty in Banjar City over the past five years and (2) analyze the main factors causing the low consumption power of poor households despite the declining poverty rate. This phenomenon is important to study, to find what causes the poor population in Banjar City to have low household consumption power.

1.1 Poverty Reduction and the Role of Education

The estimation results using multiple linear regression analysis on the dimensions of the Multidimensional Poverty Index (MPI) as shown in Table 1 show that the education dimension, especially the School Participation Rate (X6R), is the most significant variable in explaining the decline in poverty in Banjar City with a significance of 0.980.

Table 1. Results of the Analysis of the Causes of Poverty Reduction in Banjar City

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	16299.815	19732.007		.826	.560		
	Part. Sklh Rev (X6R)	-.010	.316	-.014	-.032	.980	.584	1.712
	Pro/Cap (X3)	-89.409	151.874	-.248	-.589	.661	.595	1.680
	Investasi (X14)	6.668E-9	.000	.945	2.752	.222	.899	1.113

a. Dependent Variable: Pend. Miskin (Y)

These findings confirm that a good level of education is a true investment in a country to ensure a sustainable economy through improved quality of life and a more equitable distribution of income (Spada et al., 2024: 936-937). Households with children who participate in higher levels of formal education have a greater chance of obtaining high-skilled, high-paying jobs (Schultheiss et al., 2023: 11). Parental support plays an important role in supporting children's education to create a more conducive environment for children's learning, this increasingly contributes to increasing children's participation to increasingly want to pursue learning through school. (Durisic & Bunijevac, 2017: 149). Parents who invest in their children's education experience greater returns on investment through the opportunities for high-income employment that their children receive. (Hedges et al., 2016: 149). Higher levels of education are also able to empower people to achieve financial independence and involvement in social decision-making, this is what causes education to play an important role in improving social status in society (Pari & Ali, 2025: 7). In aggregate, education plays an important role in strengthening the socio-economic structure of local communities by increasing human resource capacity (Zhang et al., 2025: 18). Therefore, investment in education can be categorized as a policy instrument that has a long-term impact on poverty alleviation. (Zhang & Jia, 2025: 7).

Improving health quality through adequate nutrition also contributes to poverty alleviation in Banjar City. The analysis shows that improving nutritional adequacy through the provision of protein requirements plays a role in reducing poverty trends, although its contribution is not as large as school participation with a significance of 0.661. Economic limitations experienced by poor families make it increasingly difficult for them to access adequate education and health services (Dai et al., 2020: 14). Poor children living in families with low housing are more difficult to meet their daily nutritional needs, this malnutrition will manifest in the short term (such as: poor growth, decreased immunity, poor cognitive function) and long term (chronic disease in adulthood) (Nelson, 2000: 314). Social food assistance in the form of nutritional interventions and the provision of livestock, has had a positive impact in providing the nutritional needs of poor families independently, this activity is one of the long-term efforts to alleviate extreme poverty (Bouguen & Dillon, 2025: 21). Another form of nutritional intervention, providing nutritious meals at school to students from poor families, also plays a significant role in the learning process, as evidenced by the increase in cognitive ability scores of students from poor families (Zhao et al., 2024: 9). Direct nutritional assistance interventions for poor families through social food assistance are considered an effective strategy in overcoming poverty, compared to direct cash assistance, which tends to be used to meet

non-food needs (Alderman et al., 2025:10). Improving the quality of education and health through social assistance is key to reducing poverty rates and fostering independence, due to the lack of impact on reducing the social burden felt by the poor (Hermawati et al., 2024: 90).

1.2 Inflation as a Determinant of Low Consumption Power

On the other hand, although the poverty rate shows a downward trend, the consumption power of poor households is relatively stagnant and tends to be weak. The regression results in Table 2 show that inflation (X17R) is the most influential factor in the low poverty depth index (Y3) with a significance of 0.620, where the poverty depth index is a sub-indicator that illustrates why the expenditure gap of the poor in Banjar City is still far from the poverty line. Rising prices of basic necessities cause poor households to lose a significant portion of their consumption capacity, even when income increases nominally (Obinna, 2020: 110). The low consumption power of poor households is also a response to the concerns held by the community that "every year, inflation of goods is increasing" has influenced the spending habits of households who tend to buy economic substitute goods as an alternative to primary goods with the same function which have a more expensive price, this action is taken to avoid greater household expenditure in the future (Niizeki & Hori, 2023: 322). Inflationary pressures result in changes in consumption patterns among vulnerable groups, who choose to buy durable goods in anticipation of price increases that occur every year, this indirectly results in a trend of lower consumption of goods every year. (Ryngaert, 2022: 580).

Table 2. Results of the Analysis of the Causes low consumption power of the poor in Banjar City

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5.721	2.796		-2.046	.289		
	Part. Sklh Rev.	.000	.000	.959	2.315	.260	.772	1.295
	Inflasi Rev.	-.029	.043	-.279	-.680	.620	.786	1.273
	LPE (X18)	.118	.058	.914	2.017	.293	.645	1.550

a. Dependent Variable: IKK P1 (Y3)

This finding is reinforced by the persistently low poverty gap index in Banjar City, which has hovered around 1% over the past five years. This index indicates that although the number of poor people has decreased, the majority of them still live quite far from the poverty line, making them highly vulnerable to price pressures or other economic shocks (Cho et al., 2025: 19). Thus, the purchasing power of poor groups is not only influenced by increased income, but is very dependent on the stability of prices of basic consumer goods (Gafurdjan, 2024: 6). Fiscal and monetary policies can provide the central bank with the flexibility to regulate interest rates, thereby influencing the rate of inflation in various regions. (Montes & Dantas, 2025:16). Determining inflation targeting at the regional level is one of the steps that can be taken as a follow-up to control inflation in a controlled manner through various regional government programs (Apeti et al., 2023: 11).

CONCLUSION

This study aims to examine the main factors causing the decline in poverty over the past five years and identify the reasons why the expenditure of the poor in Banjar City remains far below the poverty line. The analysis shows that school participation is the main factor driving the decline in poverty in Banjar City. However, this decline has not been matched by improvements in the poor's purchasing power. Price inflation in Banjar City has impacted the poor's low purchasing power. Adaptive policies are needed to continue reducing poverty in Banjar City, while efforts are also needed to strengthen the poor's purchasing power so they can better meet their basic needs independently. Several policy recommendations based on the findings of this study include:

- 1.1 Improving the Quality of Early Childhood Education (PAUD) and Formal Schools. Strengthening the quality of PAUD is necessary to prepare children for adaptation before entering formal school. Improving formal schooling aims to create equitable quality and inclusive learning for children from poor families.
- 1.2 Scholarships for Children from Poor Families. Providing scholarships for children from poor families aims to reduce the burden on poor households' expenses for meeting basic needs and encourage increased school participation at higher levels.
- 1.3 Regular Market Operations. Market operations aim to control prices of goods in the community to ensure they remain affordable, especially for the poor.
- 1.4 Optimizing Social Food Assistance. Providing targeted social food assistance is a necessary step to mitigate the impact of inflation on the poor.
- 1.5 Creating New Economic Activity Centers. The existence of new economic activity centers serves as an alternative to creating price competition for goods, thereby suppressing the rate of inflation.
- 1.6 Improving the Capability of the Local Workforce. Empowering communities through job training and skills development is an effort to increase opportunities for the poor to compete for higher-paying jobs, which in turn can boost household consumption.

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