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Analysis of development inclusivity on extreme poverty: case in north maluku

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ABSTRACT

Indonesia experienced an increase in extreme poverty during the Covid-19 pandemic, rising from 9.22% in 2019 to 10.14% in 2020. In response to the target of reducing extreme poverty to 0% by 2024, Presidential Instruction Number 4 of 2022 on the Acceleration of Extreme Poverty Eradication was issued as the foundation for cooperation among policymakers at both the central and regional levels. The 2020-2024 Regional Medium-Term Development Plan (RPJMD) targets a reduction in the poverty rate in North Maluku to 6.19%. In reality, the poverty rate in North Maluku Province reached 6.39% in 2022, while in 2023, the poverty rate decreased to 6.25%. This indicates that the target set in the RPJMD is unlikely to be achieved, as 2024 is the final year of the current government's term. The purpose of this study is to analyze the impact of economic growth, employment opportunities, the availability of economic infrastructure, human capital (HR), and financial inclusion on extreme poverty in the districts and cities of North Maluku. This study employs a quantitative analysis method (Structural Equation Modeling). The results of the study provide sufficient evidence that financial inclusion acts as a mediating variable in the relationship between employment opportunities, economic infrastructure, HR capacity, and basic infrastructure, which all have a significant positive impact on extreme poverty. Based on the findings, it is strongly explained that high economic growth in North Maluku Province does not significantly reduce extreme poverty.

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1. INTRODUCTION

Increased investment in the mining sector can potentially reduce extreme poverty, but the direct impact on poverty reduction, especially through the creation of quality jobs, is often limited. While mining can provide higher wages for a small number of skilled workers and spur indirect economic benefits, it may not address the needs of the broader population. To ensure that mining investments contribute to poverty reduction, several factors must be addressed: a) Employment policies should focus on local capacity

building and skills training; b) Revenue management should be transparent and channeled into social programs; c) Environmental and social safeguards should protect local communities and ensure long-term, sustainable development.
Without these conditions, the overall impact of mining investment on reducing extreme poverty will be mixed and may fall short of expectations.

The paradox of high economic growth in North Maluku Province coexisting with relatively high extreme poverty is driven by unequal distribution of wealth, sectoral imbalances, and limited inclusivity. Growth in North Maluku is often concentrated in capital-intensive sectors like mining, which generate substantial GDP but create relatively few jobs, especially for the unskilled workforce. As a result, many residents, particularly in rural areas, remain excluded from the economic benefits. Additionally, geographic disparities play a role. Urban centers may experience rapid development, while rural and isolated regions lack infrastructure, access to markets, and public services, deepening poverty levels in these areas. Moreover, many available jobs are low-wage or in the informal sector, offering little opportunity for upward mobility.

Weak social protection systems and limited financial inclusion exacerbate the situation, as the poor often lack access to essential services like healthcare, education, and credit, which are crucial for escaping poverty. Environmental degradation caused by resource extraction further harms local livelihoods, particularly for those reliant on agriculture and fisheries. In short, the high economic growth in North Maluku benefits a select few and fails to address the structural issues that keep a large portion of the population in extreme poverty.

The government's policy, through the target of achieving the Sustainable Development Goals (SDGs), aims to eliminate extreme poverty by 2030. In response to this policy, Presidential Instruction Number 4 of 2022 on the acceleration of extreme poverty eradication was issued, as Indonesia experienced an increase in extreme poverty during the Covid-19 pandemic, rising from 9.22% in 2019 to 10.14% in 2020. The phenomenon of extreme poverty is experienced by many countries. Bhalla et al. (2022) In India, post-COVID-19, the government has continued to maintain its food subsidy policy for the poor, which has successfully reduced the poverty rate from 0.294% in 2019 to 0.284% in 2021. The World Bank (Mahler et al., 2021) estimated an increase of 97 million people in extreme poverty worldwide in 2020, with a reduction of 76 million people in 2021 (meaning that the number of people in extreme poverty decreased by 21 million in the second year of the pandemic, 2021).

The 2020-2024 Regional Medium-Term Development Plan (RPJMD) targets a reduction in the poverty rate in North Maluku to 6.19%. However, in 2022, the poverty rate in North Maluku Province reached 6.39%, while in 2023, it is targeted to decrease to 6.25%. This means that the target set in the RPJMD is unlikely to be achieved, as 2024 is the final year of the current government's term. According to Prasetyoningrum & Sukmawati (2018) finding that the Human Development Index (HDI) has a direct and negative effect on poverty levels, economic growth does not have a significant impact on poverty reduction, unemployment has a positive effect on poverty levels, and unemployment can mediate the relationship between HDI and poverty. Additionally, unemployment can also mediate the relationship between economic growth and poverty. Latifah et al. (2017) stated that open unemployment in Maluku Province has a positive and significant effect on poverty levels, while unemployment does not have a significant impact on poverty levels.

The economic phenomenon in North Maluku shows growth above the national level, even the highest in the world. From 2018 to 2022, the growth rates were 7.85%, 6.25%, 5.30%, 16.79%, and 22.94%. Job opportunities have opened up with the influx of investment in the mining sector, while the capacity of human resources (HR) in North Maluku remains low. Financial inclusion, as indicated by the ratio of the number of Third-Party Funds (DPK) accounts to the productive-age population, and the ratio of

bank credit for SMEs, has not yet reached its full potential. This study aims to analyze the relationship between economic growth, employment opportunities, the availability of economic infrastructure, human capital (HR), and financial inclusion on extreme poverty in North Maluku Province.

2. RESEARCH METHOD

2.1 Conversion of Flow Diagrams into a Series of Structural Equations and Measurement Specifications

Flow diagrams, or Path diagrams, are developed based on an adequate theoretical review. The flow diagram developed in this research is presented in Figure 1 below:

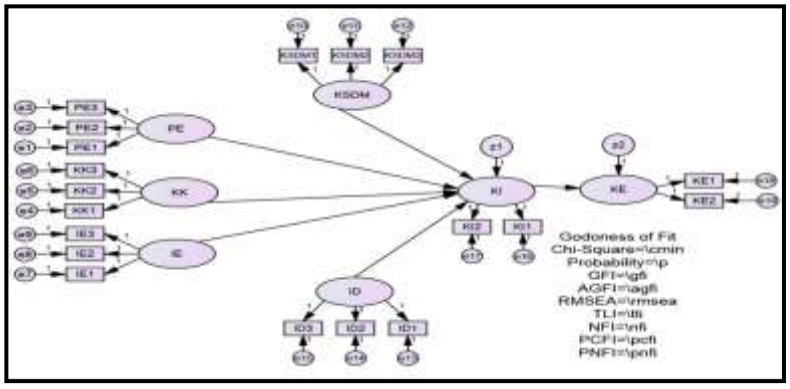

Figure 1.Conceptualization of the Model in the Diagram

The equations constructed consist of: Structural Equations. These equations are formulated to express the causal relationships between various constructs. Structural equations are essentially built using the following guideline:

Endogenous Variable = Exogenous Variable + Endogenous Variables + Error
KI = β1PE + β1KK + β1IE + β1IE + *z*1
KE = β1PE+ β1KK+ β1IE+ β1IE+ β1KI + *z*2

2.2 Selecting Input Matrices and Estimation Techniques

This study will examine causal relationships using variance and covariance matrices as outlined by Hair et al. (201). The estimation technique employed is Maximum Likelihood Estimation. Structural equation modeling is performed with a full model analysis to assess model fit and the causal relationships established in the test model.

a. Measurement Model Estimation

To test the unidimensionality of exogenous and endogenous constructs, confirmatory factor analysis is used. If the probability resulting from this analysis is significant, it means the hypothesis that there is no difference between the sample covariance matrix and the estimated population covariance matrix cannot be rejected, or the null hypothesis is accepted, so a t-test is used for regression weights. If the critical ratio (CR) > 2.0, it indicates that these variables are significantly dimensions of the formed latent variable (Ghozali, 2014).

b. Structural Equation Model

Estimation of the structural equation model is conducted by analyzing the model to assess model fit and the causal relationships established with the tested model. If the

significance level for Chi-square is p > 0.05, the model is considered to fit the available data. However, Ghozali (2014) notes that Chi-square is very sensitive to sample size, leading to a tendency for the Chi-square value to always be significant. Therefore, if the Chi-square value is significant, it is advisable to disregard it and consider other goodness-of-fit measures.

2.1 Evaluating Goodness-of-Fit Criteria

In this sixth step, the model fit is evaluated by examining various goodness-of-fit criteria. The first action is to evaluate the assumptions of SEM as follows:

a. Sample Size

The required sample size for this modeling is based on a ratio of 5 observations per estimated parameter. Therefore, for this study, with 36 parameters (constructs), the minimum sample size required is 190 samples.

b. Evaluation of Normality Assumptions

Univariate and multivariate normality are evaluated using tables generated from AMOS software. Critical ratio criteria of ±1.96 at a 0.05 significance level or ±2.58 at a 0.01 significance level are used. If the critical ratio for each variable is greater than or equal to ±1.96 or ±2.58, it can be concluded that there is no evidence that the data have a non-normal distribution.

c. Outliers

Outliers are observations with extreme values either univariately or multivariately, resulting from unique combinations of characteristics that appear significantly different from other observations.

d. Evaluation of Goodness-of-Fit Indices

There are three types of goodness-of-fit indices that can be used to determine whether a model is accepted or rejected (Ghozali, 2014). A model is deemed acceptable if each index meets the cut-off values as indicated in the following table:

Table 1.Goodness Of Fit Indeks

No	Fit Sizes	Recommended Value
1	*Chi Square*	Expectred to be small
2	*Probability*	≥ 0,05
3	TLI	≥ 0,90
4	CFI	≥ 0,90
5	GFI	≥ 0,90
6	AGFI	≥ 0,90
7	CMIN/DF	≥ 2,00
8	RMSEA	≥ 0,08

Source: Data processed by researchers

3. RESULTS AND DISCUSSION

3.1 Results of Path Diagram Construction from the Empirical Model

Based on the theoretical review and previous research results, a model of the relationships between variables or constructs is proposed, as shown in the empirical model presented on page 56. The empirical model is then displayed in the form of a path diagram for estimation, as shown in Figure 3.1. The variables used in this study include 2 exogenous variables: Financial Inclusion and, and 2 endogenous variables: Economic Infrastructure and Extreme Poverty. The variables and their indicator codes used are shown in Figure 2.

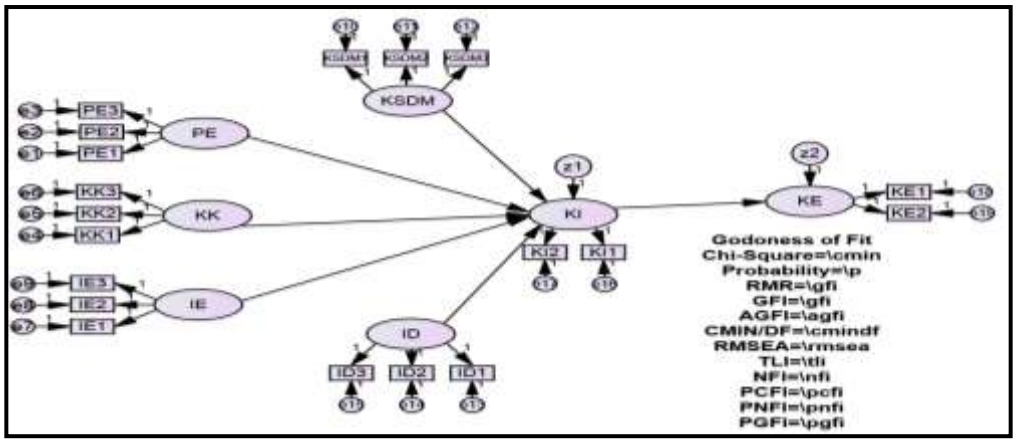

Figure 2. Full Model Before Data Outliers

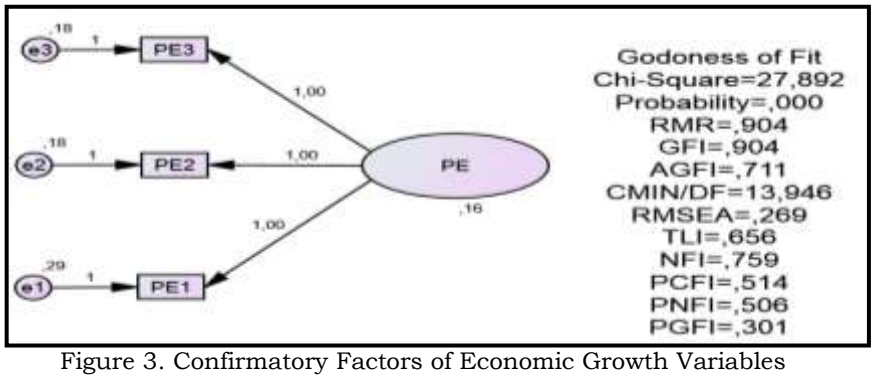

Figure 3. Confirmatory Factors of Economic Growth Variables

Results of Factor Weight Significance Testing in CFA for Economic Growth Variables Out of 3 indicators, 1 indicator meets the required criteria (below 60%) for the loading factor. The involvement in Economic Growth is assessed through Real GDP per capita, the share of manufacturing in GDP, and the ratio of bank credit to nominal GDP of the region. Therefore, the indicators forming the Economic Growth construct meet the criteria: Economic Growth for variable X1_1 = 1.41, indicator variable X2_1 = 0.40, and indicator variable X3_1 = 0.71. These values confirm that the three above-mentioned indicators together explain the variables of extreme poverty and Financial Inclusion. The P-value output of the regression weight table in the CFA for the SEM-analyzed variables is shown in Table 2.

Table 2. Regression Weights for Economic Growth Variables

Variabel			Estimate	S.E.	C.R.	P	Label
PE1	<---	PE	1,000				
PE2	<---	PE	,406	,083	4,874	***	par_1
PE3	<---	PE	,711	,130	5,452	***	par_2

Source: Data processed by researchers

Based on the analysis results shown in Table 2, the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the economic growth indicators—Real GDP per capita (PE1), the share of manufacturing in GDP (PE2), and the ratio of bank credit to nominal GDP (PE3)—have a very strong contribution to the variables of extreme poverty and Financial Inclusion. One criterion has a marginal value, namely adjusted goodness of fit and Tucker-Lewis

index; these values do not meet the required standard as they are below 90%, although the other criteria meet the fit or good criteria.

3.2 Confirmatory Factor Analysis of Employment Opportunities Variables

The results of the confirmatory analysis for employment opportunities are presented in Figure 4 below.

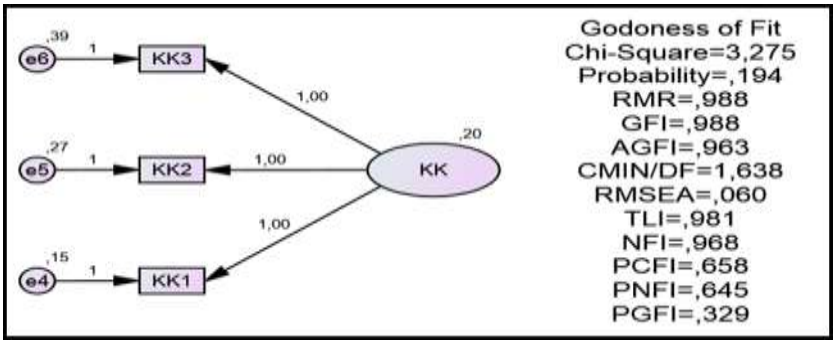

Figure 4. Confirmatory Factors of Employment Opportunities Variables

Results of Factor Weight Significance Testing in CFA for Employment Opportunities Variables Out of the 3 indicators, 2 indicators have loading factor values that do not meet the required criteria (below 50% for X10_1). The involvement in employment opportunities is assessed through the employment rate, the percentage of the population with full-time employment, and the percentage of the workforce with high school education. Therefore, the indicators forming the employment opportunities construct meet the criteria: Employment rate for variable KK1 = 0.90, percentage of the population with full-time employment for variable KK2 = 0.81, and workforce with high school education for variable KK3 = 1.10. These values confirm that the three indicators together explain the variables of extreme poverty and Financial Inclusion. All loading factors exceed 0.60, confirming that the three indicators are significant and collectively explain the variables of extreme poverty and Financial Inclusion. The P-values from the regression weight table in the CFA for the SEM-analyzed variables are shown in Table 3.

Table 3. Regression Weights for Employment Opportunities Variables

Variable			Estimate	S.E.	C.R.	P	Label
KK1	<---	KK	1,000				
KK2	<---	KK	,817	,150	5,437	***	par_1
KK3	<---	KK	1,109	,200	5,548	***	par_2

Source: Data processed by researchers

Table 3. explains that the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the indicators forming the Employment Opportunities construct significantly and strongly contribute to the exogenous latent variables of extreme poverty and Financial Inclusion.

3.3 Confirmatory Analysis of Economic Infrastructure Variables

The results of the confirmatory factor analysis for economic infrastructure variables are presented pictorially in Figure 5 below.

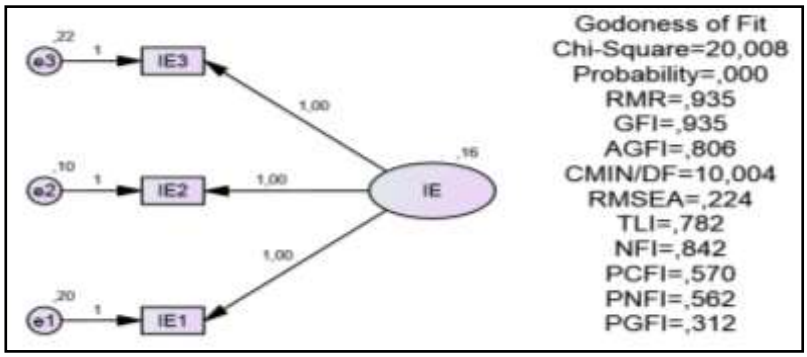

Figure 5. Confirmatory Factors of Economic Infrastructure

Based on the factor weight significance testing (CFA) for economic infrastructure variables, out of the 3 indicators, 1 indicator has a loading factor value that does not meet the required criteria (below 50% for X10_1). The involvement in economic infrastructure is assessed through the percentage of households using electricity/PLN, the percentage of the population with mobile phones, and the percentage of roads in good or fair condition. Thus, the indicators forming the economic infrastructure construct meet the criteria: Percentage of households using electricity/PLN (IE1) = 0.76, percentage of the population with mobile phones (IE2) = 2.26, and percentage of roads in good or fair condition (IE3) = 1.30. These values confirm that the three indicators together explain the variables of extreme poverty and Financial Inclusion. All loading factors exceed 0.60, confirming that the three indicators are significant and collectively explain the variables of extreme poverty and Financial Inclusion. The P-values from the regression weight table in the CFA for the SEM-analyzed variables are shown in Table 4.

Table 4. Regression Weights for Economic Infrastructure Variables

Variabel			Estimate	S.E.	C.R.	P	Label
IE1	<---	IE	,764				
IE2	<---	IE	2,268	,579	3,916	***	par_1
IE3	<---	IE	1,308	,222	5,880	***	par_2

Source: Data processed by researchers

Based on the analysis results shown in Table 4, the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the economic infrastructure indicators—percentage of households using electricity/PLN (IE1), percentage of the population with mobile phones (IE2), and percentage of roads in good or fair condition (IE3)—have a very strong contribution to the variables of extreme poverty and Financial Inclusion. One criterion has a marginal value, namely adjusted goodness of fit and Tucker-Lewis index, which do not meet the required standard as they are below 90%, although the other criteria meet the fit or good criteria.

3.4 Confirmatory Analysis of Human Resource Capacity Variables

The results of the confirmatory factor analysis for human resource capacity variables are presented pictorially in Figure 6 below.

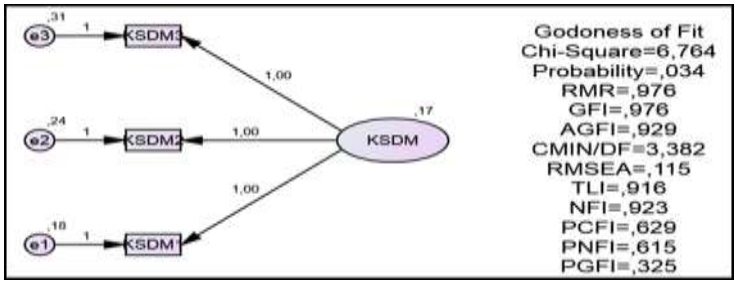

Figure 6. Confirmatory Factors of Human Resource Capacity
Sumber: Data diolah Peneliti

Based on the analysis results shown in Table 5, the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the human resource capacity indicators—years of schooling expectancy (KSDM1), children receiving complete basic immunization (KSDM2), and the population with health insurance (KSDM3)—have a very strong contribution to the variables of extreme poverty and Financial Inclusion.

Table 5. Regression Weights for Human Resource Capacity Variables

Variabel			Estimate	S.E.	C.R.	P	Label
KSDM1	<---	KSDM	1,462				
KSDM2	<---	KSDM	,844	,143	4,036	***	par_1
KSDM3	<---	KSDM	,684	,167	4,094	***	par_2

Source: Data processed by researchers

Next, based on the results shown in Table 5, the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the human resource capacity indicators—years of schooling expectancy (KSDM1), children receiving complete basic immunization (KSDM2), and the population with health insurance (KSDM3)—have a very strong contribution to the variables of extreme poverty and Financial Inclusion. One criterion has marginal values, namely adjusted goodness of fit and the Tucker-Lewis index, with values of 0.844 and 0.684 respectively. These values do not meet the required standard as they are below 90%, but the other criteria meet the fit or good criteria.

3.4 Confirmatory Analysis of Basic Infrastructure Variables

The results of the confirmatory factor analysis for basic infrastructure variables are presented pictorially in Figure 7 below.

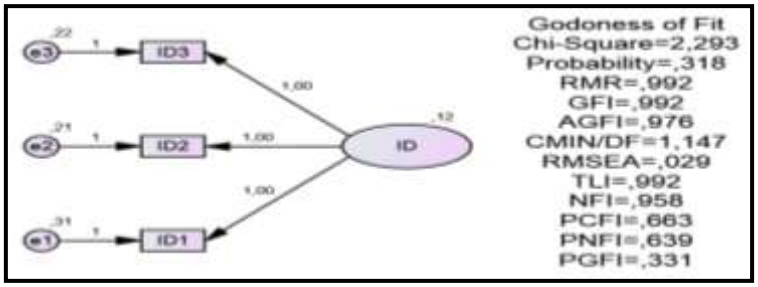

Figure 7. Confirmatory Factors of Basic Infrastructure

Based on the analysis , the P-values for the estimates of the 3 indicator variables indicate a significance level of 99% or α = 0.01. Therefore, it can be concluded that the indicators of basic infrastructure—households with access to safe drinking water (ID1), households with private sanitation facilities (ID2), and households with access to electricity (ID3)—have a very strong contribution to the variables of extreme poverty and Financial Inclusion.

3.6. Confirmatory Factor Analysis of Financial Inclusion Variables

Based on the analysis results in Table 3.6, it can be explained that the P-values for the estimation of the two financial inclusion indicators show a significance level of 99% or α = 0.01. Therefore, it can be concluded that the indicators, Ratio of DPK Accounts to Working-Age Population (KI1) and Ratio of Banking Credit to MSMEs (KI2), together make a very strong contribution to the variable of extreme poverty.

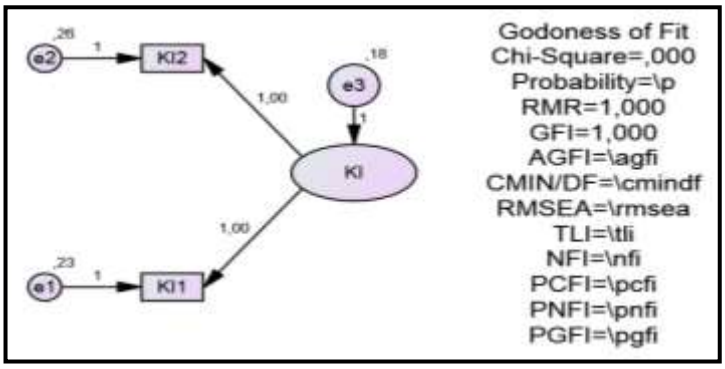

Figure 8. Confirmatory Factors of Financial Inclusion

Based on the analysis, the P-values for the estimation of the two financial inclusion indicators show a significance level of 99% or α = 0.01. This indicates that the indicators, Ratio of DPK Accounts to Working-Age Population (KI1) and Ratio of Banking Credit to MSMEs (KI2), together make a very strong contribution to the variable of extreme poverty. There is one condition with a marginal value, specifically the adjusted goodness of fit and Tucker-Lewis index. The value for the KI1 indicator is 0.659, which does not meet the required standard as it is below 90%. However, other criteria are met, indicating a good fit.

4. CONCLUSION

The relationship between economic growth and extreme poverty through inclusive finance is positive but not significant. This implies that although economic growth can theoretically help reduce extreme poverty, its impact through financial inclusion (such as access to banking, credit, savings, etc.) may not be strong enough or widely distributed among the poorest segments of society to make a substantial difference. This could be due to the growth not being inclusive enough or not reaching the most vulnerable. Job opportunities have a significant effect on reducing extreme poverty through financial inclusion. When people have access to jobs and financial services (such as bank accounts, loans, or credit), they can better manage their incomes, save, and invest, which enables them to escape extreme poverty. Financial inclusion, in this case, acts as a bridge between employment and poverty reduction.

Economic infrastructure has a significant effect on extreme poverty through inclusive finance suggests that better infrastructure enhances financial access. Improved infrastructure facilitates easier access to financial services (such as reaching banks or using mobile financial services), thus empowering impoverished individuals to utilize financial tools to improve their economic situation, contributing to poverty reduction.

Human resource capacity having a significant effect on extreme poverty through inclusive finance suggests that enhancing people's skills and education can help them use financial services effectively. A more skilled and educated population is better positioned to take advantage of financial services, such as obtaining credit for small businesses or managing their savings. This, in turn, reduces extreme poverty by enabling individuals to make better financial decisions and investments.

Basic infrastructure has a significant effect on reducing extreme poverty through inclusive finance.Basic infrastructure makes it easier for poor populations to access financial institutions and services. For instance, better roads mean rural populations can reach banks or use mobile banking services. This increased accessibility to financial resources helps them break out of the cycle of extreme poverty. The positive but not significant effect of economic growth on extreme poverty through inclusive finance may be limited by factors such as unequal income distribution, lack of access to financial services for the poor, and regional disparities. Additionally, external shocks like inflation or political instability could reduce financial inclusion's effectiveness in poverty reduction.

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